

File Versions: Tracking Sheet (updated 7/1/2022)

2018 Version of Instructor-Led Money Smart for Adults (MSA)

English Version

- We initially released the new modules on November 14, 2018.
- Since then, we have made some edits—**Thank You All** for alerting us to needed edits!
- The MSA files in English at www.fdic.gov/moneysmart **include all** of the edits listed below.
- The MSA files in English in our [Online Ordering System \(OOS\)](#) **include all** of the edits listed below.
- The MSA files [on the DVD available here](#) in English (not Braille or large print) **include all** of the edits listed below *except for* entries dated *after* 12/31/2021.

Guide to Presenting Money Smart for Adults

- Page 39 was corrected to show that Section 5 (not 3) in Module 5 covers Savings and Public Benefits.
- Pages 44, 51, and 52 were corrected to read “3 hours 40 minutes” for the Total Time for Module 6: Credit Reports and Scores. Previously they had read “3 hours 45 minutes”.
- **6/1/22:** Last page changed to update URL to fdic.gov/resources/consumers and update reference to “FDIC’s Information and Support Center”

Module 1’s Instructor Guide

- Page 27 was corrected to change “it’s” to “it” on the 7th line from the top of the page.
- Page 34 was corrected to read “The answer is...” in questions 2, 3, and 4, for consistency with question 1 and the other modules. Previously they had read “This answer is...”

Module 2’s Participant Guide

- Page 15 was corrected to change “You many” to “You may” near the bottom of the page.
- Page 16 was corrected to change “will” to “may” in the last two rows in the “In Person” column and in the last row in the “Online” column.

Module 2’s Instructor Guide

- Page 38 was corrected to delete the duplicative words “is a good first step” at the end of the last subbullet on the page.

- Page 56 was corrected to add the missing details in the image for Asif’s Mobile App Screen, to match the image in the Participant Guide.

Module 3’s Participant Guide

- Page 7 was rewritten to reflect information in the revised Form W-4.
- Page 12 was updated to include the 2020 version of the Form 1099-MISC.

Module 3’s Instructor Guide

- Pages 11 and 31 were corrected to show “September 2018” in the footer for the slide images for slide 3 and slide 21, respectively.
- Page 20 was rewritten to reflect information in the revised Form W-4.

Module 3’s Slide Deck

- Slides 3 and 21 were corrected to show September 2018 in the footer.
- Slide 14 was corrected to reflect information in the revised Form W-4.

Module 4’s Participant Guide

- Pages 18, 21, and 22 were corrected to add “first” after “Prioritize which bills to pay” in the Key Takeaway for Section 2.

Module 4’s Instructor Guide

- Page 44 was corrected to make the use of periods consistent.

Module 5’s Participant Guide

- Page 20 was corrected to change “for financial health” to “of financial health” in the Section 3 Key Takeaway, for consistency. It is correct everywhere else for that Section.
- Page 27 was corrected to change “Social Security Disability Income” to “Social Security Disability Insurance”

Module 5’s Instructor Guide

- Page 23 was corrected to change “reguarly” to “regularly”.
- Page 27 was corrected to to add “than” after “minimum balance” in this bullet:
 - “• You generally have to keep a higher minimum balance [than] with a savings account.”
- Page 51 was corrected to change “Social Security Disability Income” to “Social Security Disability Insurance” both in the body of the page and in the slide on that page.

Module 5's Slide Deck

- Slide 23 was corrected so that the graphic does not block the text.
- Slide 51 was corrected to change “Social Security Disability Income” to “Social Security Disability Insurance”

Module 6's Participant Guide

- Page 6 was corrected to remove the last sentence on the page – “This is called a risk-based pricing notice.” – because the sentence before it refers to both an adverse action notice and a risk-based pricing notice.

Module 6's Instructor Guide

- Page 8 was corrected to read that Module 6 is “...one of the longest modules...”. Previously it had read that Module 6 was the longest module. Actually Module 8 is the longest module.
- Page 8 was corrected to delete “You can use this table to select sections based on the needs of participants.” to be consistent with the other Instructor Guides.
- Page 19 was corrected to add bold to the entire word “Landlords”.
- Page 20 was corrected to clarify when an adverse action notice is sent and when a risk-based pricing notice is sent.
- Page 26 was corrected to edit “I can” to read “I can”.
- Page 38, row #14, was corrected to add “No Change” under “=”.
- Page 48 was edited to change “...so they can offer you credit or insurance” to “...so they can offer you credit, insurance, or a job” as examples of soft inquiries.
- Page 57 was corrected to add bold to “statute of limitations”.

Module 6's Slide Deck

- Slide 10 was corrected to clarify when an adverse action notice is sent and when a risk-based pricing notice is sent.
- Slide 31, 32, and 66 were corrected to adjust the pictures so they don't cut off text.

Module 7's Participant Guide

- The left-side headers for Section 2 were corrected to read “Preparing to Apply for a Loan”.

Module 7's Instructor Guide

- The back cover was corrected to change “PARTICIPANT GUIDE” TO “INSTRUCTOR GUIDE”.
- The headers in Section 2 were corrected to read “Preparing to Apply for a Loan”.

Module 8's Participant Guide, Instructor Guide, and Slide Deck

- **7/1/22:** We've updated all of these to reflect the changes that were *effective July 1, 2022* (the three nationwide credit reporting agencies will wait *one year* before including unpaid medical debt on credit reports and will no longer include unpaid medical debt in collections that has since been paid).

Module 8's Participant Guide

- Page 23 was corrected to change "organizations, your financial institution, or your credit union" to "organizations or your financial institution"
- Pages 27 and 28 were corrected to clarify that the statute of limitations refers to the length of time a creditor or debt collector can **sue** to collect a debt.
- Page 32 was updated to refer to the Department of Education's "loan simulator" rather than "repayment estimator", and to change the search term "federal private" to "federal-vs-private."
- Page 33 was corrected so that the graphic loads quicker.
- Page 34 was corrected to use the Section 5 header.
- Page 35 was updated to show the correct URL for student access to the National Student Loan Data System.

Module 8's Instructor Guide

- Page 2 was corrected to add "My" to the title of the Apply It in Section 6.
- Page 14 was corrected to add a period at the end of the last sentence on the page.
- Page 15 was corrected to delete the period before "PRESENT..." at the top of the page.
- Page 22 was corrected to add the icon and SAY under "SHOW SLIDE 16".
- Page 29 was corrected to add a missing "SAY" with icon.
- Page 34 was corrected to delete the extra "off" near the bottom of the page in "After you pay off off...".
- Page 39 was corrected to change "Review The" to "Review the", and to fix the alignment of the "G" in "Guarantees" in the 2nd checkbox in the Apply It.
- Page 40 was corrected to change "organizations, your financial institution, or your credit union" to "organizations or your financial institution"
- Page 40 was corrected to add "Apply It" to the title at the top.
- Pages 47 and 48 were corrected to clarify that the statute of limitations refers to the length of time a creditor or debt collector can **sue** to collect a debt.
- Pages 54 and 55 were corrected to move "ASK" and its icon from page 54 to page 55.
- Page 55 was corrected to change the search term "federal private" to "federal-vs-private."

- Page 57 was updated to refer to the Department of Education’s “loan simulator” rather than “repayment estimator”
- Page 59 was corrected to indent the first bullet on the page.
- Page 62 was updated to reflect the updated image on Slide 69
- Page 63 was updated to show the correct URL for student access to the National Student Loan Data System.
- Page 69 was corrected in two places to add “My” to the title of the Apply It.

Module 8’s Slide Deck

- Slide 69 was updated to show the correct URL for student access to the National Student Loan Data System.

Module 9’s Participant Guide

- Page 14 was corrected to mask all but the last 4 digits of the account number, change the billing cycle from 29 days to 31 days, and replace the phone number with 800-xxx-xxxx.

Module 9’s Instructor Guide

- Page 11 was corrected to add the missing bullet icons in the middle of the page.
- Page 28 was corrected to add the introductory first level bullet at the bottom of the page.
- Pages 35 to 39 were corrected to show the accurate left header.

Module 10’s Instructor Guide

- Page 13 was corrected to delete the period after “...household items”.
- Page 34 was corrected to add a bullet to the sentence below “ASK”.
- Page 42 was corrected to change “pursing” to “pursuing”.
- Page 54 was corrected to change “This answer..” to “The answer...” in #1, #2 and #3.

Module 11’s Instructor Guide

- Page 7 was corrected to add “and” so that the time for Section 2 reads “1 hour and 10 minutes” to be consistent with other modules.
- Pages 12 and 13 were corrected to add bold to “Car” and “Job” to be consistent with the use of bold for “Cash” and “Home”.
- Page 14 was corrected to add the star icon to the Section Closing.
- Page 28 was corrected to change “Participant Guides” to “Participant Guide” in the blue box.

- Page 30 was corrected to change “identitytheft.gov” to “IdentityTheft.gov” to be consistent with its use elsewhere on the page.
- Page 30 was corrected to add bold to “seven-year extended fraud alert”.
- Page 31 was corrected to add bold to “one-year initial fraud alert”.
- Page 40 was corrected to change “when they occurs” to “when they occur”.
- Page 45 was corrected to add a period after “The answer is a” for Question 3.

Module 12’s Instructor Guide

- Pages 45, 46, and 47 were corrected to add “SAY” and icon where missing.
- Page 51 was corrected to remove periods after the multiple-choice answers for consistency with other modules.

Module 13’s Participant Guide

- Page 33 was corrected to delete mention of Loan Estimate in the list of documents to expect at closing.

Module 13’s Instructor Guide

- Page 38 was corrected to change the bullet for the 4 lines at the bottom of the page.
- Page 54 was corrected to indent the top bullet.
- Page 55 was corrected to delete mention of Loan Estimate in the list of documents to expect at closing, both in the bullets and in the image of Slide 59.
- Page 62 was corrected to change “This answer..” to “The answer...” in #1, #2 and #3.

Module 13’s Slide Deck

- Slide 59 was corrected to delete mention of Loan Estimate in the list of documents to expect at closing.

Module 14’s Instructor Guide

- Page 35 was corrected to change the 2nd bullet from the top to read: “HUD-approved housing counseling agencies provide free or low cost advice and assistance.”
- Page 36 was corrected to capitalize the proper name “Phyllis” at the bottom of the page.
- Page 42 was corrected to change “This answer..” to “The answer...” in four places.