



**Financial  
Education Curriculum**



U.S. Small Business  
Administration

# **Money Smart** *for* **Small Business**

**Guide to Presenting the Money Smart for Small Business  
Financial Education Curriculum**

# Guide to Presenting the Money Smart for Small Business Financial Education Curriculum

*This guide provides guidance on how to present the modules easily and effectively. Please read this guide carefully before presenting a module. Please direct any questions to [communityaffairs@fdic.gov](mailto:communityaffairs@fdic.gov)*

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**W**hile small business owners may be well versed in the technical and procedural aspects of their businesses, they often lack sufficient knowledge of the financial aspects of their businesses. As a result, many small businesses fail, not because the small business owner is not a talented practitioner of his or her trade or profession but because he or she is ill-equipped to handle the day to day financial aspects of the business.

The purpose of Money Smart for Small Business is to provide small business owners or entrepreneurs considering establishing a small business with a basic understanding of the financial aspects of running a small business. The curriculum is structured similar to that of the FDIC's Money Smart curriculum for consumers.

## **Course Structure**

The course structure follows that of traditional instructor-led training (ILT). Each module consists of an instructor guide, participant guide and PowerPoint slides. Each of the ten modules is approximately one (1) hour in length to deliver. Thus, the modules are intended to be an introduction to these topics, and help small businesses identify areas where they may need to pursue additional training or other educational resources.

Please see the Appendix for a detailed summary of each of the modules.

## **Target Audience**

The curriculum can be utilized by a wide variety of organizations such as financial institutions, small business development centers, city/county economic development offices, faith based organizations, U.S. SBA district offices, and similar organizations to teach workshops to current small business owners or entrepreneurs considering establishing a small business. In particular, the curriculum is a resource for community bankers to use to conduct workshops, likely in collaboration with community partners, for small business owners.

The curriculum provides systematic training for new and aspiring entrepreneurs. This course does not have any pre-requisites. For this curriculum, we define a small business as a business consisting of a single individual to one with as many as twenty employees. While other small businesses may also benefit from this training, the materials, examples, and exercises will be developed for businesses consisting of one to twenty employees.

Target audience members for the workshops will be individuals from all walks of life and business endeavors. Age and educational experience will vary significantly, ranging from individuals 18 years-old or older with little or no formal education to individuals holding advanced college degrees. The target audience has not had prior training in business management.

## **Instructor/Facilitator Qualifications**

The Small Business Financial Education Curriculum instructor/facilitators should have professional or relevant experience in the subject matter of the course units. Additionally, the instructors/facilitators should have relevant instructor/facilitator skills and experience. FDIC may conduct orientation workshops to familiarize potential instructors with the curriculum, but neither FDIC nor SBA certify trainers to deliver the curriculum.

## **Description of the Training Materials**

Every module is formatted and structured the same way. The components of each module consist of:

- An Instructor Guide in Word and PDF formats.
- Overheads (visuals) in PowerPoint and PDF formats.
- A Participant Guide in Word and PDF formats.

The Instructor Guide is your roadmap for presenting the modules. It includes:

- The purpose and objectives of the module.
- A detailed lesson plan.
- A copy of the overheads (visuals).

Each lesson plan is laid out in a two-column format. The left-hand column contains icons or picture representations of the type of activity or training called for. This column also contains short notes to the instructor. The right-hand column contains a word-for-word script of the module content, as well as more lengthy instructions for delivering the content and conducting the practice exercises.

Each module includes a set of visuals to help you present the module content. They are presented in both PowerPoint and PDF formats so that you can use them with your specific projection equipment.

You should give each student a Participant Guide to use during the training and as a reference when the training is over. It contains:

- Important concepts and facts presented in the module.
- The evaluation form.
- Space for note-taking.

## **Course Supplies and Equipment**

The following supplies and equipment will be needed to conduct this course:

- Copies of the Instructor Guide for all instructors
- Copies of the Student Manual for all students
- PowerPoint Presentations (Visuals)
- Audiovisual equipment (e.g., computer, Microsoft Office PowerPoint, overhead projector, etc.)
- Office supplies
- White board

## Presentation Strategies

Each module is designed to be presented as a separate course, generally taking about an hour to present. You can also combine modules, or sections within modules, for presentation as a single course based on the needs of your target audience.

Instructional strategies used to present module content include lecture, demonstrations, large and small group discussions, and activities to reinforce learning and actively involve students in the learning process. For each block of content, you will:

- Introduce a topic.
- Provide key information and facilitate discussion.
- Lead students through a brief activity.
- Provide feedback and answer questions.
- Summarize what students learned.

Throughout the training, you will be prompted to emphasize available resources, including online supports, written materials, and resources that students can use to help them in their day-to-day financial activities.

## Training Tips

The following training tips are designed to help you present the courses, especially if you have never presented a training program before. As an instructor, you are responsible for:

- Identifying the learning and communication needs of students.
- Focusing and directing students.
- Aiming discussions toward course objectives.
- Making sure every student has the opportunity to contribute to the discussion.

You can accomplish these things by listening, asking questions, observing students' reactions, and leading by example.

A first step to delivering an effective presentation is to know your audience. You must understand the goals of the course and why the students need this information. Tips for delivering effective presentations include:

- Know your material well. Thoroughly review ALL of the training materials.
- Identify potential trouble spots in the exercises, as well as hints for assisting students.
- Practice before your presentation.
- Use language familiar to the students, avoiding jargon or unfamiliar terms.
- Select and prepare anecdotes from real-world experiences that can be used to illustrate special scenarios, generate discussion, and maintain student interest.
- Speak clearly.
- Be aware of the tone and pace of your speech.
- Avoid tangents and getting off track during a presentation.
- Minimize the use of filler words (such as uh and um).
- Make eye contact with students.
- Use natural and positive body language and facial expressions.

- Avoid fidgeting, pacing, and other nervous habits.
- Be yourself.
- Make sufficient copies of the Participant Guide and handouts.
- If using an LCD projector, make sure all computer equipment is functioning and prepare a backup copy of the PowerPoint slides for use during the training.
- Give yourself ample time to set up the classroom and distribute student materials before the training is scheduled to take place.

A successful instructor must be able to introduce activities, assign students to small groups, give instructions, and process activity results. When introducing activities, explain the objectives, and emphasize the benefits and potential outcomes of the learning activity. Connect, or link, activities to previously learned concepts and discussions.

### ***Giving Instructions***

The Instructor Guide provides instructions for all the activities in the modules. However, students are often still unsure about what they are supposed to be doing during the activity. It is important to speak clearly and slowly when presenting the objectives of an activity and giving instructions. Make sure to define important terms and concepts and, when possible, demonstrate activities or provide examples for the students. Also, periodically ask if there are any questions.

While students are completing an activity, you should circulate to answer questions and encourage discussion. Keep track of the amount of time allotted for each activity, and inform the students when time is winding down.

When processing results, ask questions about how the students reached their conclusions. Keep processing from becoming redundant or repetitive by asking the next group to report findings that are different from the previous group's findings or by asking each group to present just a part of the solution.

When processing individual comments, make sure a diverse group of students is called on to provide responses. Encourage students with different experience levels and perspectives to contribute their observations. Acknowledge correct responses and provide alternative approaches if incomplete or inaccurate responses are given.

### ***Facilitating Discussions***

Interaction among students contributes to a successful learning experience. Varying the composition of small groups for exercises and activities not only energizes students, but also creates more opportunity to exchange information and encounter different perspectives.

There are a number of techniques for assigning students to small groups. Common methods include telling students to partner with someone they do not know or counting off by a specific number and having all the "ones" work together, all the "twos" work together, and so on. Other ways include arbitrarily grouping people who are in proximity to one another or asking students to turn their chairs around to form groups with people at the next table.

Informative discussions and exchange of information among instructors and students are another key to the success of this course. As an instructor, your role is to elicit comments from the students while maintaining the focus of the discussion. The following tips may be useful when you are leading group discussions:

- Paraphrase what someone has said so the student will know he or she has been understood and to ensure the rest of the class hears the comment.
- Compliment students on interesting or insightful comments.
- Use open-ended questions, because they trigger better discussions than close-ended ones
- Mediate differences of opinions.
- Pull ideas together, showing their relationship to one another.
- Summarize (and record on chart paper, if appropriate) the major views of the group.

### ***Classroom Set-Up***

The most effective classroom set-up is to have the room arranged into table groups that seat four to six students each. This allows students to complete the small group exercises comfortably. If this arrangement is not possible, you may have to move desks and chairs into small groups to conduct these activities.

### ***Using Chart Paper***

Chart paper lets you capture meaningful information generated by discussion and display it for all students to see. When using chart paper:

- Prepare chart paper in advance.
- Prepare titles beforehand if students will provide responses.
- Write with large, clear, bold letters, using 20 words per page as your guide.
- Use words or short phrases to indicate key ideas.
- Check your spelling.
- Write, turn to the audience, and then talk; do not talk while writing.
- Do not obstruct students' view of the chart.
- Leave the bottom quarter blank so the entire chart can be seen by those in the back of the room.
- Tear off chart paper you want the group to be able to refer to throughout the course, and post it on the walls around the classroom.

### ***Using Handouts***

Like other types of materials, handouts help vary the pace of training by giving students a different focus. Reinforce the connection between handouts and course content by introducing and reviewing them. When using handouts:

- Prepare the appropriate number of copies ahead of time.
- Make sure your handout is concise and designed for easy reading.
- Use colored paper to make locating the handouts easier if they will be referred to frequently during the course.
- Make sure you distribute handouts to each student before beginning to discuss its content.
- Do not distribute handout as you are speaking; students will focus on the handout rather than what you are saying.

## **Using Visual Aids**

These tips for using visual aids will help you be an effective presenter:

- Keep visual aids out of sight until you are ready to use them.
- Stand to the side of your visual aid.
- Talk to and face the audience, not the visual aid.
- Do not block your face with the visual aid.
- Maintain eye contact with your audience.
- Make sure your audience has the time to fully read and understand the visual aid before removing it and moving on.
- Know where the visual aid goes when you are finished using it.
- Switch the projector off when not in use; the noise and light can be distracting.

It is helpful to practice using visual aids before delivering the actual presentation. All visual aids should be free of grammatical errors and clutter. When presenting visual aids, describe the content and add a few anecdotes or meaningful details. Visual aids should not be read verbatim.

## **Consider the Three Learning Styles While Teaching**

Experts find that most people learn best in one of three ways:

- **Visual:** Those who learn best by seeing how things are done.
  - Use visual aids, such as handouts, slides, written instructions, flip charts, and demonstrations.
  - Stand to the side, talk to and face the audience, allow the audience time to fully read and understand.
  - Prepare flip charts in advance, using large, clear, bold letters. Write, turn to the audience, and then talk.
  - Design handouts for easy reading, and use colored paper to make locating handouts easier.
- **Auditory:** Those who learn best by listening or hearing instructions.
  - They are affective learners, that is, they tend to be more intuitive than rational. Therefore, they have to feel the learning experience.
  - They like to get involved with others, and share ideas and information.
  - They like thinking out loud about what they are learning.
  - Use exercises that allow them to share the experiences with each other; lectures; audio tapes.
- **Tactile/Kinesthetic:** Those who learn best by doing.
  - They like to experiment.
  - They dislike conventional educational approaches.
  - They get bored with lectures, presentations, or anything that does not allow them to be physically active.
  - They learn best from hands-on training and physically active exercises.

### **Things to Avoid During a Presentation**

You can lose the interest of students by doing the following:

- Failing to prepare.
- Reading verbatim from notes or script.
- Teaching without student involvement.
- Diverging from course objectives.
- Avoiding eye contact.
- Using confusing visual aids.
- Behaving in a condescending or superior manner.
- Using jargon or language that is either too simple or too complex for students.
- Lacking empathy for students needs.
- Using offensive or critical humor.
- Making promises you can't deliver.

### **Questions for Self-Reflection**

Here are some potential challenges you may face. How would you deal with them?

- You have made promises you cannot deliver.
- You are asked a question and you do not know the answer.
- Fewer or more people show up than anticipated.
- A student is sleeping.
- A student brought a young baby who constantly cries.
- No one responds to your questions.
- One person monopolizes the discussion.

## **Accommodating Students with Disabilities**

### **Americans with Disabilities Act (ADA) of 1990**

On July 26, 1990, the Americans with Disabilities Act (ADA) became law. The law is designed to protect the civil rights of people with disabilities. The ADA prohibits discrimination on the basis of disability by guaranteeing equal opportunity for individuals with disabilities in public accommodations, commercial facilities, employment, transportation, state and local government services, and telecommunications.

The ADA is built on the principles of equal opportunity, full participation, independent living, and economic self-sufficiency. It reflects the disability community's determination to participate fully in the life of their community like other citizens and to have choice and control over their own futures. It is the most comprehensive policy statement ever made in law in the United States about how the nation should address individuals with disabilities.

As a civil rights law, the ADA is similar to other civil rights acts that protect individuals from being discriminated against based on arbitrary criteria such as race, color, religion, age, national origin, and sex. For other groups with civil rights protection, the problem has generally been discrimination through policies that limit their participation.

For people with disabilities, discrimination often also takes the form of inaccessible facilities that make it impossible for them to gain access to or participate in “standard” activities. For

example, stairs leading to the only entrance into a building prohibit entry by someone who uses a wheelchair. Similarly, texts and handouts provided only on paper and in standard-size typeface are inaccessible to someone who is blind or has low vision. In these cases, the ADA requires changes to buildings or locations, and modifications to the way products or services are provided.

Making the modules useful and understandable for everyone, regardless of whether or not they have a disability, is perhaps the best reason of all for making the courses accessible.

Low- and moderate-income individuals, especially those with little or no banking experience, often don't have the tools necessary to save and manage money. This lack of a basic understanding of how money works in our society may keep them from achieving financial independence. These individuals also include a significant number of persons with lifelong disabilities, as well as older individuals who acquire disabilities as they age. Some may have undiagnosed or hidden learning disabilities.

### ***How to Determine if Students with Disabilities Will Be Attending Your Course***

Unless preregistration is required for participation, you will not know if someone with a disability is planning to take your course. If students are asked to register for the course, however, the registration form can have a place where individuals can indicate whether they need accommodations for a disability and, if so, what types of accommodations may be required. You may also ask if students require materials in alternate formats. A version for visually-impaired individuals is available through your FDIC Community Affairs Officer.

Even then, you may not know that someone with a disability will be in your classroom. People with disabilities are **never required to self-identify as having a disability** – even if the disability is obvious. Therefore, the registration form should **not** ask the individual to specifically identify the type of disability, such as spina bifida, cataracts, or mental retardation. That information is not necessary for you to know, and asking for it could be viewed as a way to screen out individuals on the basis of their disability.

However, since individuals are never required to disclose a disability if they chose not to, providing a space for them to request accommodations can be seen as neutral and welcoming. It's also a good idea for you to ask **all** of the students for a way to contact them, by phone and by email, so that you can communicate with people individually if you have questions about any part of the registration form. Put the request for contact information in the body of the registration form – not in the place where you ask if accommodations are needed – so that it does not appear that you are targeting people with disabilities for special treatment.

### ***How to Make Classes Accessible to Students with Disabilities***

There are many things that both you and the sponsoring agency can do to make the modules accessible to people with a wide range of disabilities. An overview of actions that can be taken to ensure accessibility follows.

### Nondiscrimination

Qualified individuals with disabilities cannot be denied participation simply because of their disability. You can limit participation in your course to individuals who meet some general criteria – such as being over the age of 62 or unemployed – but if an individual qualifies on those grounds, she or he may not be denied participation because of a disability.

### Physical Access

When deciding where to hold the class, look for a location that is accessible for people who use wheelchairs or scooters or who have other difficulties walking or climbing stairs. People with mobility limitations need to be able to get into the building without using steps or crossing over a high object. If the main entrance is not accessible, a sign should be posted there indicating the location of the closest accessible entrance. Classes should be held on the upper floors of a building only if they can be reached by an elevator. The building should also have at least one “unisex” accessible restroom.

Other physical access issues to consider in determining the location of the classrooms are clearly marked accessible parking spaces located close to the accessible entrance, Braille signage on the elevator call buttons and on the buttons inside the cab, and raised letters and Braille signage identifying the restrooms. The elevators should also have chimes or a recorded voice indicating the different floors.

In the classroom itself, check to be sure that there is at least 32 inches of clear space in the aisles and along the edges of the seating area. This is how much space someone using a wheelchair needs to move freely around the room. If you are using individual desks and chairs and someone who uses a wheelchair enters the room, ask that person if you should move one of the desks or if she or he prefers to transfer from the wheelchair to the desk chair. Always ask; never assume. People with a disability know what works best for them.

Similarly, if the room is arranged like a classroom with long tables and individual chairs, ask the person in the wheelchair if he or she wants to transfer or if you should remove one of the chairs. In classroom-style seating, it’s always good idea to remove one or two of the chairs from the ends of rows in different areas of the room before the class starts, so that individuals using wheelchairs or scooters can have a choice of seating arrangements – the same way that others in the class have a choice over where they want to sit.

### Effective Communication

Some individuals have disabilities that affect their ability to communicate – for example, people who are blind or have low vision or people who are deaf or hearing impaired. Other disabilities that affect communication include cognitive or learning disabilities that impact the ability to read. People who have cognitive disabilities or learning disabilities may have difficulty reading written material.

Under the ADA, both private and public entities are required to communicate effectively with individuals with disabilities. The obligation to communicate effectively applies to the presentation and exchange of information in all forms, including sound, print, graphics, and speech.

The law says that people with communication disabilities are entitled to appropriate “aids and services where necessary to ensure effective communications.” With respect to the Money Smart courses, these aids and services could include:

- Assisting someone with cognitive or learning disabilities by reading aloud the pre- and post-course tests; or
- Helping someone with a disability write their answers to the tests or other Money Smart forms; or
- Making sure not to turn your back on someone who is lip reading; or
- Wearing a lapel microphone or using a handheld microphone to amplify what is being said for persons who use hearing aids or auxiliary listening devices; or
- Making sure that any videos used in class are captioned for persons who are deaf and that written material presented on screen is read aloud, either by the narrator on the video or by the course instructor.

Sometimes communication assistance can include providing a sign language interpreter, upon request, if doing so does not result in an undue burden. Undue burden is defined in the ADA as “significant difficulty or expense.” However, even if providing a sign language interpreter or some other type of communication assistance is an undue burden, you still are expected, if at all feasible, to provide some other type of assistance, such as a copy of the Instructor Guide, so that a person who is deaf or hard of hearing can follow along as the class is taught.

Some people with visual disabilities have difficulty reading standard-size text or viewing materials projected on the overhead screen. Copies of the slides for each module can be printed out and given to these individuals to use as you present the course content. Similarly, handouts used during the course can sometimes be difficult for people who have difficulty using their hands and fingers (e.g., due to cerebral palsy, severe arthritis, or spinal cord injury). If the handouts are enclosed in clear plastic file folders, people with small motor impairments can handle them more easily.

Other people may have difficulty hearing what you are saying. If individuals can read lips, allow them to sit in the front where they can have an unobstructed view of your face. If you are using an overhead projector, make sure that you continue to face the students as you cover the major points. Keep your Instructor Manual open to the individual slides, or, better still, print out a copy of the overhead materials so that you can read the text on the slides without turning your head away from the person who has the hearing impairment. When there is class discussion or when someone asks a question, repeat what has been said so that the person lip reading can be part of the discussion.

Some individuals with significant speech disabilities use an augmentative communication device that uses a computer to produce synthesized speech. When they want to ask a question or contribute to the class discussion, they use a keyboard to key in what they want to say. Since keying in the content can take a few moments, you can acknowledge their intention to speak, saying something like, “Yes, Mr. Jones, we’ll get to you as soon as you are ready,” and then making certain that you do go back to him as soon as the keying in is completed. (Most keyboards make a small beep as each word or phrase is keyed in.) However, during an interaction between the person with the disability and another individual, etiquette demands that you wait respectfully until the comments are keyed in and played, just as you would wait

for someone who stutters or stammers or for whom English is a second language to choose and utter the appropriate words.

### **Guidelines for Talking About Disabilities**

Here are some guidelines that will help you communicate with your students who have disabilities in ways that won't offend them:

- Do not refer to a person's disability unless it is relevant.
- Use "disability" rather than "handicap" to refer to a person's disability. It is okay to say that a person is handicapped by obstacles, such as architectural barriers or the attitudes or ignorant or insensitive people. Never use "cripple/crippled" in any reference to disability.
- When referring to a person's disability, try to use "people first" language. In other words, when necessary, it is better to say "person with a disability" rather than "a disabled person" in the first reference. Since "disabled" is an adjective, it is important to avoid ridiculous and improper constructions such as "disabled group" or "disabled transportation." Instead, build phrases using the word "disability." For example, "disability activist," or "disability community," are correct and not contradictions to the "people first" ideas.
- Avoid referring to people with disabilities as "the disabled, the blind, the epileptics, the retarded, a quadriplegic," etc. Descriptive terms should be used as adjectives, not as nouns.
- Avoid negative or sensational descriptions of a person's disability. Don't say "suffers from," "a victim of," or "afflicted with." Don't refer to people with disabilities as "patients" unless they are receiving treatment in a medical facility. Never say "invalid." These portrayals elicit unwanted sympathy, or worse, pity toward individuals with disabilities. Respect and acceptance is what people with disabilities would rather have.
- Don't portray people with disabilities as overly courageous, brave, special, or superhuman. This implies that it is unusual for people with disabilities to have talents or skills.
- Don't use "normal" to describe people who don't have disabilities. It is better to say "people without disabilities" or "typical," if necessary to make comparisons.
- Never say "wheelchair-bound" or "confined to a wheelchair." People who use mobility or adaptive equipment are, if anything, afforded freedom and access that otherwise would be denied them.
- Never assume that a person with a communication disorder (speech impediment, hearing loss, motor impairment) also has a cognitive disability, such as mental retardation. On the other hand, people with mental retardation often speak well.

### **10 Commandments of Etiquette for Interacting with People with Disabilities**

1. When talking with a person with a disability, speak directly to that person rather than through a companion or sign language interpreter.
2. When introduced to a person with a disability, it is appropriate to offer to shake hands. People with limited hand use or who wear an artificial limb can usually shake hands. (Shaking hands with the left hand is an acceptable greeting.)

3. When meeting a person who is visually impaired, always identify yourself and others who may be with you. When conversing in a group, remember to identify the person to whom you are speaking.
4. Don't be afraid to ask questions when you're unsure of what to do. If you offer assistance, wait until the offer is accepted. Then listen to or ask for instructions.
5. Treat adults as adults. Address people who have disabilities by their first names only when extending the same familiarity to all others. Never patronize people who use wheelchairs by patting them on the head or shoulder.
6. Leaning on or hanging on to a person's wheelchair is similar to leaning on hanging on to a person and is generally considered annoying. The chair is part of the personal body space of the person who uses it.
7. Listen attentively when you're talking with a person who has difficulty speaking. Be patient and wait for the person to finish, rather than correcting or speaking for the person. If necessary, ask short questions that require short answers, a nod or shake of the head. Never pretend to understand if you are having difficulty doing so. Instead, repeat what you have understood and allow the person to respond. The response will clue you in and guide your understanding.
8. When speaking with a person who uses a wheelchair or a person who uses crutches, place yourself at eye level in front of the person to facilitate the conversation.
9. To get the attention of a person who is deaf, tap the person on the shoulder or wave your hand. Look directly at the person and speak clearly, slowly, and expressively to determine if the person can read your lips. Not all people who are deaf can read lips. For those who read lips, be sensitive to their needs by placing yourself so that you face the light source, and keep hands, cigarettes, and food away from your mouth when speaking.
10. Relax. Don't be embarrassed if you happen to use accepted, common expressions such as "See you later," or "Did you hear about that?" that seem to relate to a person's disability.

## Appendix: Overview of the Modules

Module Title	Course Purpose	Objectives
<p><b>Record Keeping</b></p>	<p>The <i>Record Keeping for a Small Business</i> module provides an overview of record keeping and is designed to help participants to understand how record keeping can benefit their business.</p>	<p>After completing this module, the participants will be able to:</p> <ul style="list-style-type: none"> <li>• Explain the concept of record keeping and why is it important to a small business.</li> <li>• Identify the record keeping practices, rules, and tools which are commonly available to a small business.</li> <li>• Explain how these record keeping practices, rules, and tools work.</li> <li>• Identify the benefits a small business derives from proper record keeping.</li> <li>• Explain the record keeping basics for a small business.</li> <li>• Identify the software products which are available for small business record keeping.</li> </ul>
<p><b>Financial Management</b></p>	<p>The <i>Financial Management for a Small Business</i> module provides an overview of business financial management and is designed to help participants to understand how financial management can benefit their business.</p>	<p>After completing this module, the participants will be able to:</p> <ul style="list-style-type: none"> <li>• Explain the concept of financial management and why it is important to a small business.</li> <li>• Identify financial management practices, rules, and tools that are commonly available to a small business.</li> <li>• Explain how these financial management practices, rules, and tools work.</li> <li>• Explain financial management basics for a small business.</li> <li>• Explain the basics of start-up financing.</li> <li>• Explain the basics of financing for a growing business.</li> <li>• Explain the basics of financing working capital.</li> <li>• Explain the basics of financing fixed assets.</li> </ul>
<p><b>Banking Services Available</b></p>	<p>The <i>Banking Services Available for a Small Business</i> module provides an overview of business</p>	<p>After completing this module, the participants will be able to:</p> <ul style="list-style-type: none"> <li>• Identify the banking services commonly</li> </ul>

Module Title	Course Purpose	Objectives
	banking services.	<p>available to a small business and explain how these services work.</p> <ul style="list-style-type: none"> <li>• Identify the advantages and disadvantages of each of the banking services.</li> <li>• Explain how small business owners decide which banking services are best for their business.</li> <li>• Define several forms of deposit insurance.</li> <li>• Describe some benefits of building effective long-term relationships with a banker or lender.</li> <li>• Describe the role of a personal credit score in the lending process.</li> <li>• Explain the benefits of separating business and personal bank transactions.</li> </ul>
<b>Credit Reporting</b>	<p>The <i>Credit Reporting for a Small Business</i> module provides an overview of credit reporting and is designed to help participants to understand how reporting their credit can benefit their business.</p>	<p>After completing this module, the participants will be able to:</p> <ul style="list-style-type: none"> <li>• Explain the concept of credit reporting and the impact of credit reports on the operation or growth of a small business.</li> <li>• Identify the credit reports and other reporting systems commonly used to assess the risk of extending credit to a small business.</li> <li>• Explain how these credit reports work.</li> <li>• Identify the benefits a small business derives from a positive record of managing its debts and obligations.</li> <li>• Identify risks to a business from credit-related scams or frauds and take steps to avoid or mitigate harm caused by them.</li> <li>• Identify the common business practices and products, tools, and services that are available for a small business to help in proper credit reporting.</li> <li>• Explain how the personal finances of a business owner impact the business' ability to get credit.</li> </ul>
<b>Tax Planning and Reporting</b>	<p>The <i>Tax Planning and Reporting for a Small Business</i> module</p>	<p>After completing this module, the participants will be able to:</p>

Module Title	Course Purpose	Objectives
	provides an overview of tax planning and reporting and is designed to help participants to understand how taxes can benefit and affect their business.	<ul style="list-style-type: none"> <li>• Identify the federal tax reporting requirements of a small business and its owner, and to establish a plan to account and pay for federal taxes.</li> <li>• Identify the general state/local tax reporting requirement of a small business, and establish a plan to account and pay for state/local taxes.</li> <li>• Identify methods for researching the local, municipal, and county reporting/licensing requirements for a small business.</li> </ul>
<b>Time Management</b>	The <i>Time Management for a Small Business</i> module provides an overview of time management and is designed to help participants to understand how time management can benefit their business.	<p>After completing this module, the participants will be able to:</p> <ul style="list-style-type: none"> <li>• Explain the concept of time management and why is it important to a small business.</li> <li>• Explain the time management practices which are commonly employed by a small business, including: <ul style="list-style-type: none"> <li>- ABC Analysis</li> <li>- Pareto Analysis</li> <li>- Eisenhower Method</li> <li>- POSEC Method</li> </ul> </li> </ul>
<b>Risk Management</b>	The <i>Risk Management for a Small Business</i> module provides an overview of risk management and is designed to help participants to understand how risk management can benefit their business.	<p>After completing this module, the participants will be able to:</p> <ul style="list-style-type: none"> <li>• Identify the common risks associated with a small business.</li> <li>• Identify the external and internal factors which affect risk for a small business.</li> <li>• Identify situations which may cause risk for a small business.</li> <li>• Identify the common warning signs of risk for a small business.</li> <li>• Implement, monitor, and evaluate a risk management plan for a small business.</li> </ul>
<b>Insurance</b>	The <i>Insurance for a Small Business</i> module provides an overview of insurance and is designed to help participants to understand how insurance can benefit their business.	<p>After completing this module, the participants will be able to:</p> <ul style="list-style-type: none"> <li>• Identify common types of insurance required by a small business.</li> <li>• Identify other types of insurance a small</li> </ul>

Module Title	Course Purpose	Objectives
		business should consider. <ul style="list-style-type: none"> <li>• Explain why insurance is important for a small business.</li> </ul>
<b>Selling a Small Business and Succession Planning</b>	The <i>Selling a Small Business and Succession Planning for a Small Business</i> module provides an overview of selling a small business and succession planning and is designed to help participants to understand how selling a business can benefit their business.	After completing this module, the participants will be able to: <ul style="list-style-type: none"> <li>• Incorporate life-cycle issues into their management planning.</li> <li>• Decide the best option to exit their business.</li> <li>• Prepare for retirement.</li> </ul>
<b>Organizational Types and Considerations</b>	The <i>Organizational Types and Considerations for a Small Business</i> module provides an overview of business organizational types and is designed to help participants to understand how selecting the correct organizational type can benefit their business.	After completing this module, the participants will become familiar with the common types of business formations, including: <ul style="list-style-type: none"> <li>• Sole Proprietor</li> <li>• Partnership</li> <li>• Limited Liability Company (LLC)</li> <li>• C-corporation</li> <li>• S-corporation</li> </ul>
<b>Is Owning a Business a Good Fit for You?</b>	This <i>Is Owning a Business a Good Fit for You?</i> module encourages participants to make important decisions about their readiness to start a business.	After completing this module, the participants will be able to: <ul style="list-style-type: none"> <li>• Clarify some of the myths and realities of small business ownership.</li> <li>• Start a self-assessment to determine their readiness to become small business owners.</li> <li>• Set a plan of action to complete their self-assessments by seeking feedback from stakeholders, such as family, friends, and potential customers.</li> </ul>
<b>Planning for a Healthy Business</b>	The <i>Planning for a Healthy Business</i> module encourages participants to focus on planning as an essential competency of business ownership.	After completing this class, the participants will be able to: <ul style="list-style-type: none"> <li>• Explain how an evolving planning process can help them make key decisions as business owners.</li> <li>• Describe how to convert a vague idea into a resource plan.</li> <li>• Explain the importance of a healthy personal credit score and healthy</li> </ul>

Module Title	Course Purpose	Objectives
		<p>relationships with lenders.</p> <ul style="list-style-type: none"> <li>• Describe how a business plan helps motivate stakeholders to understand and support their business ideas.</li> <li>• Explain the benefits of creating a day-to-day action plan for running a small business.</li> </ul>
<p><b>Managing Cash Flow</b></p>	<p>The <i>Managing Cash Flow</i> module encourages the participants to focus on cash flow management as an essential competency of business ownership.</p>	<p>After completing this training, the participants will be able to:</p> <ul style="list-style-type: none"> <li>• Describe the purpose of cash flow management in a start-up small business.</li> <li>• Assess a cash flow cycle and make some cash flow projections.</li> <li>• Describe how a cash flow statement can help assess and improve the financial health of a start-up.</li> <li>• Identify some ways to manage cash flow in terms of managing costs and potential income.</li> <li>• Identify ways to seek out expert technical assistance to improve cash flow management.</li> </ul>