Guide to Presenting Money Smart for Adults

SEPTEMBER 2018

FDIC

The Federal Deposit Insurance Corporation is an independent agency created by the Congress to maintain stability and public confidence in the nation's financial system. One way we do that is by providing free, non-biased financial education materials, including this Guide. For more information about our family of Money Smart products, visit **www.fdic.gov/moneysmart**.

CONTENTS

Introduction 1
Objectives 2
Target Audience 2

Structure of Money Smart for Adults 3
Modules 3
Sections 4
What's Included in Each Module? 4
Instructor Guides 4
Participant Guides 6
PowerPoint Slides 6
Customizing MSA for Your Training 7
Module Opening and Closing 8
Use of Pre- and Post-Training Surveys 8

Preparing for Training 9
Your Role as Instructor 9
Materials and Equipment to Present a Module 9
Things to Do Before Presenting a Module 10
One to Three Months Before Training 10
Two to Four Weeks Before the Training 11
One Week to the Day Before the Training 11
About One Hour Before the Training 12

Delivering the Training 13
Presentation Strategies 13
Training Methods 14
Techniques for Facilitating Discussion 16
Group Dynamics 16
Personal Technology 20

Supporting Participants with Disabilities 21
Americans with Disabilities Act of 1990 21
Disability Diversity 22
Reasonable Accommodations 22
Accessible Training 23
Physical Access 23
Effective Communication 24
Respect 26
Disability Sensitivity – The Top 10 27

Appendix A: Tools for Training 28
Tool 1: Example Text for Promoting Your Training 28
Tool 2: Example Registration Form 29
Tool 3: Example Training Attendance Roster 30
Tool 4: Adult Learning Principles 32

Tool 5: Example Training Roadmaps 34
Tool 6: Designing Training for Your Participants 41

Appendix B: Key Takeaways by Section 50

Appendix C: Activities by Section 55

Appendix D: Options for Introductory Activities 61
Option 1: And Now, I'd Like to Introduce 61
Option 2: Introduction Speed Dating 62
Option 3: My First Asset 63
Option 4: Marooned 64
Option 5: Issues or Expectations Census 65

Introduction

Welcome to the instructor-led version of Money Smart for Adults!

The Federal Deposit Insurance Corporation (FDIC) recognizes the importance of financial education for everyone. Knowledge of key financial concepts and skills, along with access to safe, affordable banking services, fosters greater financial stability for people and communities.

By bringing this comprehensive financial education program to your community, you are helping adults enhance their financial skills and create positive banking relationships. We thank you for doing so!

The FDIC's Money Smart family of products includes: Money Smart for Adults, Money Smart for Young Adults Money Smart for Young People, Money Smart for Older Adults, and Money Smart for Small Business

All products are free, non-biased, not copyrighted, and available at **www.fdic.gov/moneysmart**. You can link to our materials from your website provided you use neutral language to identify the link and do not use the link to infer any endorsement, sponsorship, partnership, or any other relationship between you and the FDIC. Linking to our materials will ensure you have the most recent versions. You can use Money Smart products as they are or combine them with other materials. We welcome and encourage customization. Please remove the FDIC logo if you make major changes to the materials.

We designed this *Guide to Presenting Money Smart for Adults* specifically for you—the instructors of Money Smart for Adults (MSA), although it may also be useful to instructors of other Money Smart products.

This Guide contains:

- Suggestions for preparing to deliver training
- Guidance and tips on delivering effective and engaging training, including options for introductory activities
- Information on supporting participants with disabilities and making trainings accessible and welcoming to all audiences

- Tools for training, including:
  - Example text for promoting your training
  - Example registration form and training attendance roster
  - Information on adult learning principles
  - Training roadmaps that suggest modules and sections for groups of participants that share a common life stage, situation or circumstance, or a particular financial goal or challenge
  - Guidance on how to create your own training roadmap

We want to hear from you!

- Email your suggestions for improving Money Smart to **communityaffairs@fdic.gov.**
- Please consider joining the Money Smart Alliance. It's free and easy to join.
  - The FDIC recognizes organizations that contribute to the delivery of Money Smart to consumers and small businesses.
  - Benefits of membership include the opportunity to be listed in the searchable directory of Alliance members on the FDIC website and priority consideration for your success story to be featured in the FDIC's Money Smart News.
  - To learn more, visit **www.fdic.gov/moneysmart**.

Objectives

MSA provides participants with practical knowledge, skills-building opportunities, and resources they can use to manage their finances with confidence. MSA also provides options for moving toward a banking relationship. This is important because accessing insured financial products and services is a key "stepping stone" to economic opportunity.

You can use MSA modules to deliver unbiased, relevant and accurate financial education whether you are new to training or an experienced trainer. Each module guides you on what to say and do.

Target Audience

We designed MSA specifically to provide training for adults:

- With low- to moderate- incomes
- With limited or no relationships with financial institutions
- Who are establishing their financial lives, employment, and credit histories
- Who want to improve their financial situations

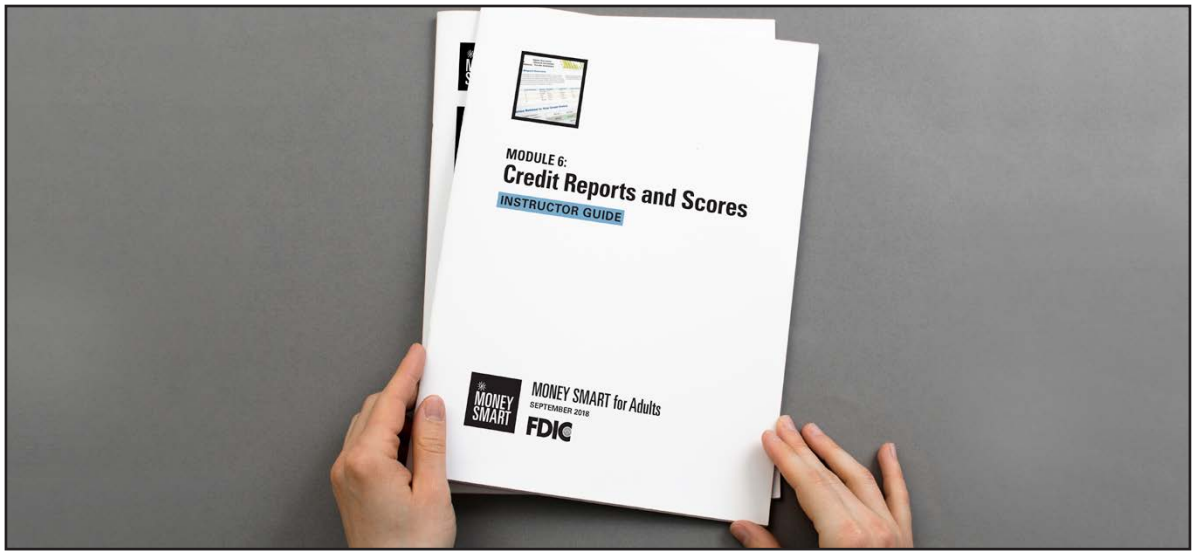
MSA is flexible enough to provide relevant financial education to a wide range of people and in a variety of life stages and financial situations. That includes adults with disabilities, adults starting or changing careers, and adults going through significant life events, such as expanding their families or purchasing their first homes.

Structure of Money Smart for Adults

Modules

MSA consists of **14 modules**, which are units organized around a topic. Each module is divided into sections. You can present the modules in the order below, or choose modules (and sections within modules) to deliver in any order needed.

Module Number	Module Name	Module Focus
1	**Your Money Values and Influences**	Internal values and goals, external influences, and their relationships to financial decisions
2	**You Can Bank On It**	Financial products, services, and providers
3	**Your Income and Expenses**	How to track income and expenses
4	**Your Spending and Saving Plan**	How to develop a spending and saving plan, and how to prioritize spending when money is short
5	**Your Savings**	Saving money for expenses, goals, and emergencies
6	**Credit Reports and Scores**	Credit reports and scores, building productive credit histories, and repairing and improving credit
7	**Borrowing Basics**	Options for borrowing money and the costs
8	**Managing Debt**	Different kinds of debt and ways to manage it
9	**Using Credit Cards**	How credit cards work and how to manage them
10	**Building Your Financial Future**	Ways to build assets, including buying a car and getting training and education
11	**Protecting Your Identity and Other Assets**	Ways to recognize, respond to, and reduce the risks of identity theft, along with strategies for protecting other assets
12	**Making Housing Decisions**	Different types of safe and affordable housing, including specific information on renting
13	**Buying a Home**	The home buying process, including mortgages
14	**Disasters—Financial Preparation and Recovery**	How to financially prepare for, and recover from, disasters



Sections

The sections within each module cover specific subtopics. For example, *Module 6: Credit Reports and Scores*, has five sections:

Section 1:	Credit Reports
Section 2:	Credit Scores
Section 3:	Getting and Understanding Your Credit Reports and Scores
Section 4:	Disputing Errors in Your Credit Reports
Section 5:	Build, Repair, and Maintain a Productive Credit History

A list of sections within each of the 14 modules is in Tool 6 in **Appendix A: Tools for Training**.

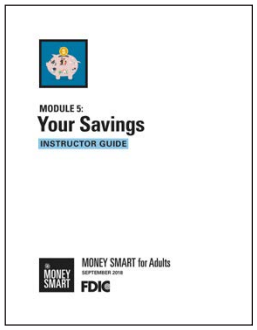
What's Included in Each Module?

Each MSA module includes an Instructor Guide, a Participant Guide, and PowerPoint slides.

Instructor Guides

The Instructor Guide for each MSA module contains:

- **Background Information for Instructors**
  The first three parts are identical in every module:
  - *Training Preparation Checklist* to help you prepare for presenting the module
  - *Materials You May Need* to present the module
  - *Understanding the Icons* listing the icons used in the Instructor Guide and explaining their meaning



Example of an Instructor Guide

The last two parts are specific to each module:

- *Module Purpose*
- *Module at a Glance Table* listing the sections in the module, the key takeaway for each section, the purpose and learning objectives for each section, and estimated times to present each section and the entire module

- **Module Opening**
  - *Welcome Participants as They Arrive* which is where you start the training
  - *Pre-Training Survey* that you can ask participants to complete before the training starts
  - *Parking Lot and Participant Guide* to help you explain to participants how those tools will be used during the training
  - *Optional Introductory Activity* to get participants energized and ready to learn

- **Training Content in Sections**
  - Estimated time to present the section
  - The Key Takeaway for the section[1]
  - Talking points and instructions for delivering engaging and participatory activities to help participants experience, understand, and apply the concepts from MSA
  - References to the corresponding pages in the Participant Guide, and thumbnail copies of the corresponding slides
  - Participatory activities[2], including:
    - "Try It" activities to provide opportunities for participants to practice what they learned in a variety of contexts, including realistic scenarios
    - "Apply It" activities to help participants apply what they have learned to their own lives, either during or after training
  - Answers to the questions, activities, exercises that are in the Participant Guide

An excerpt from the Instructor Guide for Module 6 is shown below:

PRESENT INFORMATION (5 MINUTES)

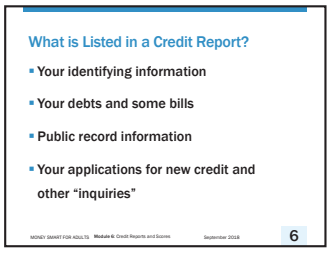
What is Listed in a Credit Report?

See page 6 in the Participant Guide.

SHOW SLIDE 6

SAY

- To summarize, credit reports are documents that list:
  - **Your identifying information**, such as your name and address.
  - **Your debts and some of the bills you pay** to businesses, financial institutions, or other organizations

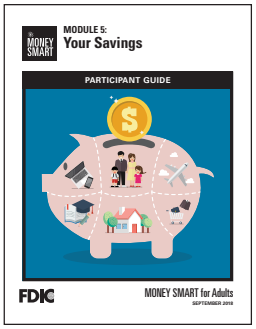


[1] See **Appendix B: Key Takeaways by Section**

[2] See **Appendix C: Activities by Section**

- **Module Closing**
  - *Remember the Key Takeaways table*, which lists all of the key takeaways for the module
  - *Take Action*, which encourages participants to think about and write down what they plan to do based on what they learned during training
  - *Post-Training Survey* that you can ask participants to complete after the training ends, including the same questions as in the Pre-Training Survey
  - *Answer Key for Both the Pre- and Post-Training Surveys* with the answers to the survey questions

Participant Guides

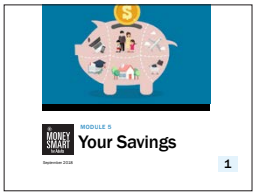


Example of a Participant Guide

The Participant Guide for each MSA module contains:

- **Welcome**, including the *Module Purpose*
- **Training Content in Sections**
  - Important concepts and facts, including a *Key Takeaway* for each section
  - Scenarios, exercises, activities, and engaging questions
- **Module Closing**
  - *Remember the Key Takeaways* table (identical to the table in the Instructor Guide)
  - *Take Action* questions with space for participants to write down what they plan to do based on what they learned during training
  - *Where to Get More Information or Help* with online resources
- **Pre- and Post-Training Surveys** which appear at the end of each Participant Guide so it's easier to tear them out in case you want participants to give you their completed surveys

PowerPoint Slides



Example of PowerPoint slides

The PowerPoint slide deck for each MSA module can help you present training content in an engaging manner. The Instructor Guide indicates when to show each slide.

The slides are not animated. For example, they do not include bullet points that appear on screen one by one. You can add animation if you think it will enhance presentation of the material. PowerPoint provides instructions for adding animation. However, please note that animations are not recommended for trainings that include participants who use screen readers.

Some slides have images of activities from the module. The images are blurry by design to reduce file size. The images provide navigational clues so you and participants know which activity to turn to in the Instructor and Participant Guides.

Customizing MSA for Your Training

As you plan your training, you can choose which modules to cover. Depending on the needs and interests of your participants, you may want to emphasize some sections and cover other sections more briefly or even omit them.

Tool 5: Example Training Roadmaps in Appendix A provides recommendations for which modules and sections within modules to include in your training for some common participant needs and interests.

Use *Tool 6: Designing Training for Your Participants* in Appendix A to create your own roadmap for training if one of the roadmaps from Tool 5 does not apply.

If you plan to omit content from a module, follow these tips:

- Delete or hide the slides you won't be using. Do this before the training so that only slides you plan to present appear during the training. PowerPoint provides instructions for hiding and unhiding slides.
  - Hiding and unhiding slides will not affect the numbering of slides in PowerPoint. The references to slide numbers in the Instructor Guide will continue to match those in the PowerPoint file unless you delete or add slides.
- Provide participants with Participant Guides that include only the pages you plan to cover. The print options of Adobe Reader and similar programs allow you to select which pages you wish to print. Alternatively, you can give participants complete Participant Guides and tell them at the beginning of the training that you will be covering only some of the pages.

While customizing the training based on the needs of your target audience will result in a highly relevant educational experience, it also presents a few challenges related to the module opening and closing, and the use of pre- and post-training surveys. Here are suggestions for planning these aspects of the training if you decide to customize training.

Module Opening and Closing

You may want to modify how you introduce the training and adjust slides in the module opening. You can create a general "welcome" slide or simply show the first slide of the first section you plan to cover. Where the Instructor Guides prompt you to thank participants for coming to "…this Money Start Training called [module name]…," either make up an all-encompassing name for your training or add names of all modules you will include. For example:

> "Thank you for coming to this Money Smart Training, which will include material from Module 1: Your Money Values and Influences, Module 6: Credit Reports and Scores, and Module 8: Managing Debt."

For the module closing, the biggest adjustment relates to review of the Key Takeaways. You can create a slide that lists all the Key Takeaways from sections and modules you cover, or

skip that review and move directly to Take Action. Use can use the Take Action slide and script from any module you cover. Just make sure to include a copy of the Take Action pages from a Participant Guide if you are distributing a packet to participants.

Use of Pre- and Post-Training Surveys

You can either skip the pre-training and post-training surveys or create new ones. If you choose to create new surveys, include knowledge questions from the surveys in each module that correspond to the material you are covering, using your judgement. Be sure to use the same knowledge questions in both the pre- and the post-training surveys. Add the evaluation questions from the post-training survey in any module to your new post-training survey, as shown below. You may need to renumber the questions.

About the Training
Check the box that best describes your agreement or disagreement with each of these statements.

	Completely agree	Somewhat agree	Somewhat disagree	Completely disagree
7. I would recommend this training to others.				
8. I plan to apply what was discussed in this training to my life.				
9. The instructor used engaging training activities that kept me interested.				
10. The instructor was knowledgeable and well prepared.				
11. The Participant Guide is clear and helpful.				

Preparing for Training

Your Role as Instructor

As an instructor, you are responsible for:

- Preparing for and delivering engaging training.
- Providing reasonable accommodations if participants request them. Refer to the *Supporting Participants with Disabilities* section in this Guide for more information.
- Focusing participants and facilitating discussions toward training objectives, yet remaining flexible to adjust the content to their needs and interests.
- Making sure participants have the opportunity to contribute to the discussion and welcoming their participation.

Materials and Equipment to Present a Module

You may need the following materials and equipment:

- The Instructor Guide
- Copies of the Participant Guide
  - Consider providing it to participants electronically if you cannot provide paper copies. Also, some participants may need it electronically as a reasonable accommodation
- The PowerPoint file, and either:
  - Computer, projector, and screen and projecting the slides, or
  - Printed or electronic copies of the slides for participants.
- Flip chart(s) and/or whiteboard(s)
- Markers for writing on flip chart(s) and/or whiteboard(s)

  - We recommend using dark blue, black, brown, deep purple, or dark green markers because they are usually easiest for participants to read. Use orange and red markers only to circle or underline words. We recommend never using yellow, pink, or pastel markers because lighter colors can be difficult for some participants to see. Also, we recommend never using narrow tipped markers because they can make writing difficult to see from a distance.
- Large self-adhesive notes (5" x 8" work well), card stock, or paper for making signs
- Tape that can be easily removed from the wall, such as painter's tape
- Pens, pencils, sticky notes, and other supplies needed for planned individual and group activities
- Items or services requested as reasonable accommodations by participants with disabilities
  - For example, you could be asked to provide sign language interpretation. Refer to the *Supporting Participants with Disabilities section in this Guide for more information on reasonable accommodations.*

Things to Do Before Presenting a Module

These tips can help you prepare to present a module. You can check them off when you've completed each step.

One to Three Months Before Training

- ☐ Determine who you are training. Spend time to try to understand their needs and interests.
- ☐ Select training content based on that group's needs and interests. Prioritize content you believe can help them reach their goals, address their financial challenges, and be immediately useful to them. See *Tool 5: Example Training Roadmaps* and *Tool 6: Designing Training for Your Participants* for help in selecting training content.
- ☐ Consider inviting guest speakers to talk about one or more topics you will include in the training.
- ☐ Select an introductory activity to start off your training from among the options in Appendix B, or create your own.
- ☐ Find a training location.
- ☐ Begin reviewing the training materials. Some instructors find it helpful to become familiar with the each module they will be using (Instructor Guide, Participant Guide, and slides) well before the training. Add your own notes.
- ☐ Make sure to review the *Try It and Apply It activities in the Participant Guide,* and the instructions for using them in the Instructor Guide. Every module includes both types of activities. Many are designed to be included during the training session. Others are flagged in the Instructor Guide to provide you an option of reviewing, starting, or completing them during the training, or encouraging participants to complete them after training.
- ☐ Develop a promotion and registration strategy, including promotional materials and a registration form. See *Tool 1: Example Text for Promoting Your Training* in Appendix A for text you can adapt for your promotional materials.

- ☐ Ensure that your registration form asks about reasonable accommodations. See *Tool 2: Example Registration Form* in Appendix A for text you can adapt for your registration form.
- ☐ Promote the training and open registration.
- ☐ Send confirmations to participants who register.

Two to Four Weeks Before the Training

- ☐ Confirm your training location
- ☐ Invite guest speakers you have planned if you have not already done so
- ☐ Convey room set up needs if applicable
- ☐ Review the training materials again
- ☐ Continue to promote the training and send confirmations to participants who register
- ☐ Address any requests for reasonable accommodations

One Week to the Day Before the Training

- ☐ Re-confirm your training location
- ☐ Adjust the materials based on the content you plan to cover. Do this before making any copies
- ☐ Ensure you have all needed materials
- ☐ Review the training materials again
- ☐ Send a reminder to people who registered and any guest speakers you invited. Include:
  - Title of the training
  - Training sponsor
  - Name(s) of instructor(s) and guest speaker(s), if applicable
  - Date and day of the week
  - Start and end times
  - A short description of what they will know or be able to do because of the training
  - Training location, including the actual address, room number, and floor level
  - Instructions for parking and public transportation
  - Information about access to the building, floor, and room
  - Mention of any refreshments that may be served
  - The same information about reasonable accommodations you included during registration
- ☐ Address any requests for reasonable accommodations not already handled

About One Hour Before the Training

- ☐ Set up the training room.
  - Arrange chairs around tables in small groups if possible. Try to avoid placing chairs with their backs to the front of the room. Also try to avoid theater style seating, which puts participants in rows of chairs facing the front of the room without tables. If you do not have tables, arrange chairs in a large circle or semi-circle if possible.
  - Arrange the room so participants using mobility devices, such as wheelchairs or scooters, can move freely in the training space. To do so, make sure there is at least three feet of free space between the backs of chairs when occupied. Similarly, make sure there is at least three feet of space along the perimeter of the room. Make sure several tables have at least one space to accommodate a wheelchair or scooter.
- ☐ Set up a registration table with a sign-in sheet, pens, nametags or name tents, and materials for the training. Have someone available to help participants who may need assistance at registration. See *Tool 3: Example Training Attendance Roster* in Appendix A.
- ☐ Set up the projector, if you are using one, and make sure it works.
- ☐ Set up refreshments, if provided, in the training room so participants can help themselves throughout the training.
- ☐ Display any visual aids you have prepared. Cover up those you will not use right away so they do not distract participants.
- ☐ Create a "parking lot." A parking lot is a space to capture questions, thoughts, and ideas you want to return to later. It can be as simple as a flip chart or whiteboard to jot down items that come up. Using a parking lot helps you keep the conversation with participants focused, but ensures questions and ideas are not lost.
- ☐ Put markers, pencils, pens, sticky notes, and any other training items on tables.

Delivering the Training

Through financial education, adults can gain or improve knowledge, skills, and confidence to manage their money effectively and reach their financial goals. This section will help you provide engaging financial education using MSA.

Presentation Strategies

As you present MSA:

- Provide time for introductions if possible. **Appendix D: Options for Introductory Activities** contains five fun activities you can choose from, or you can create your own. Starting with an activity is an engaging way to get everyone energized and focused on the training topic. Participants can also learn a little bit about one another which can help create a welcoming environment for the training. Each Instructor Guide includes information about when you can use one of the introductory activities.
- Make any necessary announcements and go over any "housekeeping" items, such as the location of the restroom.
- Share learning guidelines with participants, such as:
  - Keep yourself comfortable during the training.
  - Feel welcome to ask questions. Explain how to use the parking lot.
  - Remember and respect that people have different ways of communicating that may reflect their personality, culture, and experiences.
  - Remember that you will get from this experience what you put into it.
- You can adapt these learning guidelines or develop your own. Ideally, put them on a flip chart or whiteboard and keep them posted throughout the training. You can also invite participants to add guidelines they feel are missing and necessary.
- Create a welcoming and non-judgmental environment. Participants will contribute more to the training and be more open to applying what they learn to their own lives if they feel you respect the decisions they make. In your role as instructor, model a non-judgmental attitude. Do not offer your opinions about money management decisions participants may have made.
- At the outset of training, encourage everyone to participate. Assure participants that different ideas and varied points of view are welcome and valuable to other participants.
- Take breaks. Follow through on taking breaks you planned ahead of time and take unscheduled breaks when you feel participants need them. Breaks can give participants (and you!) a renewed focus on the material.
- Each Instructor Guide includes detailed instructions about how to conduct each activity. Allow time to convey them clearly to participants. Note: some participants may need additional time to process the instructions before starting the activities.
- Encourage discussion. Remember, adults have plenty of experience related to managing their finances. Giving them time to share and apply their knowledge shows you respect them. If you do not have time for everyone who wants to share their experiences or thoughts, let participants know that the time is limited. That makes it clear you appreciate their input, and are not purposefully preventing them from speaking. If there is time

afterward, you can again invite them to share.

- Make your training culturally appropriate. This means communicating respectfully, and also presenting the material in a way that that is relevant to the lives of participants.
- At the conclusion of your training, provide time for participants to think about how they will take action using the information from the training. There are instructions for leading this exercise in each Instructor Guide and space in each Participant Guide for participants to write down their planned next steps.

Many of these strategies relate to adult learning principles, which describe how adults learn best and what that means for effective training. See *Tool 4: Adult Learning Principles* in Appendix A to learn more about adult learning principles.

Training Methods

MSA uses a variety of training methods, as discussed below, although each module does not include every method. Each Instructor Guide includes detailed instructions on preparing for and leading all activities in that module.

- **Presentations** are remarks you make as the instructor, designed to convey information quickly. You can read the remarks to participants exactly as they are written in the Instructor Guides, or you can review them in advance and paraphrase using your own words.
- **Facilitated discussions** are structured discussions you initiate as the instructor. They can be large group discussions when all participants join in a common discussion or small group discussions when participants break up into smaller groups or teams. MSA provides questions for you to ask participants to spark dialogue. Your job is to ask those questions and then:
  - Listen carefully to what participants are saying. Repeat participant comments whenever necessary to make sure that everyone heard them and that they were captured by a sign language interpreter or closed captioning, if used.
  - Clarify comments from participants in a sensitive manner.
  - Tactfully correct misinformation if participants make statements on important topics you believe are factually incorrect. Try something like: “I appreciate you sharing your thoughts. However, I don’t think what you said is completely correct. From what I understand . . .”
  - Synthesize the wide range of comments offered during the discussion.
  - **Capture key points and write them on a flip chart or whiteboard.** Be sure to read them aloud. This will enhance the effectiveness of the facilitated discussion.
- **Exercises** may include calculations or tables to be completed. All exercises are described in-depth in the Instructor Guides and some involve asking participants to use their Participant Guides.
- **Debates** are activities where some participants present one side of an issue, and others present the alternative side. Each group is trying to present more convincing information for their side of the issue.

  - The debates in MSA help participants consider different viewpoints about a particular issue such as renting a place to live versus buying a home.
  - Some participants may not be comfortable with debates. Debates, as with all of the varied activities in MSA, are a learning tool you can choose to use or not.
- **Scenarios** help participants try using new knowledge and skills with specific circumstances or facts not directly related to their personal situations. Scenarios allow participants to learn concepts using a neutral set of circumstances before they apply the concepts to their own situations. Each MSA module includes scenarios that help participants consider a financial issue in a real-life context.
- **Brainstorming** invites participants to generate ideas. Your role as instructor is to keep the ideas flowing without commenting on them.
- **Carousels** are an active way to brainstorm and generate information. Generally, topics are written on flip charts, large pieces of paper, or whiteboards placed around the room. Participants rotate in groups from one topic to the next, adding ideas to those already generated by other groups. Alternatively, the papers can be rotated from table to table and the participants remain in their seats.

Tips for "Report Outs" Following Activities

After you lead activities or discussions at the small group level, you may want to ask the small groups to share the results of their work with the full group. To help keep these "report outs" engaging and avoid repetition, try:

- Having each group share its work on a different question or section of the exercise.
- Asking groups to add to reports already given and not repeat what has already been said, even if they also came up with those ideas or thoughts. This is called a "cumulative report out."
- Using a "Round Robin" technique. Have each group, in turn, report out on only one idea and then repeat the rotation. This ensures each group gets to contribute.

Techniques for Facilitating Discussion

Here are techniques that can make group discussions productive and inclusive:

- **Stacking:** Ask participants who want to speak to raise their hands or let you know in another way they wish to speak. Make a list of speakers and call them in order. Then ask if anyone else wants to speak.
- **Encouraging: Ask:** "Can we hear from someone who hasn't talked in a while?" or "Does anyone else have ideas or reactions?"
- **Balancing:** To avoid one or two viewpoints from dominating the discussion, invite other perspectives. Ask: "Now we know where X (number of) of us stand; does anyone else have a different idea?" or "We've heard the 'X' point of view and the 'Y' point of view; is there a third way of looking at this?"
- **Listening for common ground:** When there is disagreement, tactfully move on by summarizing the similarities and differences in points of view and asking "do I have it right?"
- **Sequencing:** When a participant raises an issue that may seem off-topic, place limits on that discussion. One option is to politely say, "That is an interesting point, but not something I am prepared to talk about today or that participants came here to discuss." Or you could say, "That question is better discussed one–on-one with an expert. Talk to me after class and I will try to find you a referral."

  If, however, you are comfortable addressing the topic in a limited manner, you could say, "We appear to have two conversations going. Some of you want to respond to [off-topic issue] and some of you want to return to the previous topic. I'll take one or two comments on [off- topic issue]. Then I will re-introduce the previous topic, and we can spend a few minutes on it."

Group Dynamics[3]

Training may be disrupted if participants:

- Talk or interrupt while others are speaking
- Dominate discussions
- Choose not to participate
- Use inappropriate language
- Arrive late
- Leave early

Don't blame the individual for the behavior. Work-related stress, family obligations, or health-related concerns are just some examples of factors that could be contributing to these disruptions.

[3] This section is adapted from *Delivering Effective and Engaging Financial Education: Training for Facilitators.* Developed by Inger Giuffrida. Copyright to Inger Giuffrida, 2006. Updated 2008.

Instead, look for ways to address the behavior. The chart below provides ideas for addressing some of the more common disruptions. Remember that these ideas are starting points. You may have additional ideas for how to constructively address issues that arise, especially if you already know the participants.

Group Dynamic Challenge	Potential Solutions
Individuals are engaged in side conversations while someone is presenting or contributing to the session	▪ Ask whoever is presenting or contributing to stop for a moment. You can say: "I want you to stop for a moment until I am sure that everyone in the room can hear what you're saying." ▪ Ask that everyone in the room focus on the person speaking. ▪ If that does not work, address the individuals holding side conversations directly: "I know you have a lot to contribute to this topic, but could you please hold your comments for a moment. Just raise your hand when you are ready to comment." ▪ If that doesn't work, talk to the individuals privately before the next session or during a break. ▪ You may also want to consider whether the material being presented best matches the educational needs of the participants. Some participants may have started side conversations because they did not feel connected with the material. You could emphasize the practical portions of the training they can use in the near-term.
Someone interrupts while someone else is speaking	▪ Ask the person who has interrupted to stop for a moment. ▪ Ask the person who was interrupted to finish speaking. ▪ If appropriate, go back to the individual who interrupted and ask if they have something to add. ▪ If it seems to be a recurring issue, talk to the person privately before the next session or during a break.

Group Dynamic Challenge	Potential Solutions
Someone is dominating the discussion (There is a look of exasperation on the faces of other participants)	▪ Kindly thank the person who has contributed so much: "Thank you for all of your contributions on this topic. Now, I would like to hear what others have to say about it." ▪ If that does not work, you may need to prevent the individual from continuing: "I'm sorry to interrupt you, but we need to give others time to contribute." ▪ If it seems to be a recurring issue, talk to the person privately before the next session or during a break. ▪ Reiterate that everyone must do their part so everyone can have an opportunity to add to group discussions: "I would like to present the group with a challenge. If you usually participate, challenge yourself to wait and listen to others before voicing your thoughts. If you usually do not participate, challenge yourself to be the first person to participate."
Someone is not participating	▪ Make eye contact with the individual while you are soliciting comments from the group. ▪ Particularly if you normally walk around the room while presenting, you may want to stand near them (not too close) when asking a question. That could encourage them to participate. ▪ Call on their section of the room/row (but do not call on them individually), particularly if another section has been more vocal. For example, you could say: "I haven't heard from anyone in the back in a while—do you want to answer this next question?" ▪ If your efforts fail, you may want to consider talking with the individual privately. ▪ Also recognize this isn't necessarily a "problem" that needs to be fixed. Some participants may only be comfortable and learn best in an active listening role, and that's okay.
Someone is using culturally inappropriate language	▪ Consider acting when the problem first arises so it doesn't appear to be acceptable language. ▪ Be clear, direct, concise, and kind. ▪ Often, there is a tactful way to correct the inappropriate language in the group without being negative toward the participant who spoke. For example, if someone uses the term "handicapped person," you could say: "I think the phrase 'person with a disability' is preferred. If we must refer to someone by a physical trait, then that is the phrase I'd like us to use in this training." ▪ If it is a recurring issue, talk to the person privately before the next session or during a break.

Group Dynamic Challenge	Potential Solutions
Individuals finish activities before the rest of the group and are registering their frustration with the other participants and the process	▪ Ask them to help the individuals or groups who are still working on the activities. ▪ Invite them to take a time-limited break. ▪ Have another activity planned for individuals who finish early.
Someone arrives late	▪ Do not stop the session when they enter the training. Silently give them the materials while continuing with the session as planned. ▪ If they ask to be caught up, tell them you will happily cover what they missed during the break. ▪ If it seems to be a recurring issue, talk to the person privately before the next session or during a break. Explain that arriving late disrupts the training and ask them to try to arrive on time.
Someone leaves early	▪ Do not stop the session. Keep others focused on the training. ▪ If it seems to be a recurring issue, talk to the person privately before the next session or during a break. Explain that leaving early disrupts the training and ask them to stay until the end at future training sessions, if possible.
Current financial events are dominating class discussion.	▪ Use this as an opportunity to engage the participants. Poll the group by a show of hands to see how many participants have questions or concerns related to the current financial event raised. ▪ Address the questions and concerns if possible. If you don't know the answer to a specific question, just say that: "I don't know the answer to that. Where do you think you can find the answer?" ▪ After addressing the concerns or questions for a few minutes, try to link back to the material by emphasizing how the events are related to the content of the training. ▪ If participants seem like they want to continue discussing the issue as you try to transition back to the material, take a moment to ask participants to write down additional questions and place in the Parking Lot. Be sure to come back to their questions at the end of the training.

Personal Technology

You can remind participants to put their cell phones on silent during the training. You may be tempted to also ask participants to put away all personal technology items, such as cell phones and laptops. However, you could instead consider ways to incorporate these items in your training.

Consider asking participants to:

- Look up information on a topic being discussed
- Research potential apps or programs related to the financial education topic you are discussing
- Use an online game related to the financial education topic being discussed
- Complete polls using free polling applications available online
- Research information about current events raised in the training

Supporting Participants with Disabilities

Americans with Disabilities Act of 1990

The Americans with Disabilities Act (ADA) is designed to protect the civil rights of people with disabilities.

- It prohibits discrimination based on disability by guaranteeing equal opportunity for individuals with disabilities in public accommodations, commercial facilities, employment, transportation, state and local government services, and telecommunications.
- It is built on the principles of equal opportunity, full participation, independent living, and economic self-sufficiency.

For example, individuals with disabilities cannot be denied participation simply because of their disability. If you limit participation in your training to individuals who meet general criteria such as prospective homebuyers or existing clients/customers, you cannot deny an individual who meets those criteria from participating because he or she has a disability.

For people with disabilities, discrimination often takes the form of inaccessible facilities that make it impossible for them to gain access to or participate in activities. This discrimination often may be unintentional. For example:

- Choosing a venue with stairs leading to the only entrance to a building prohibits entry by a person who uses a wheelchair.
- Training using materials projected on a screen without providing accessible versions means a person who is blind could not participate fully in such training.

As an instructor, you can help prevent discrimination and make sure that everyone in your training has access to the information you are presenting. When in doubt, ask individuals if they need any assistance, and then respect their preferences.

Disability Diversity

Some people are born with disabilities, while others acquire a disability because of aging, an accident, or illness. There are many types of disabilities, including visual impairments, physical disabilities, cognitive and learning disabilities, and limited mobility. Some disabilities can be seen; some cannot. Some people with a disability may disclose their disability, while others may choose not to do so.

Respect each person's choice, and never refer to a person's disability unless it relates to what you are discussing.

Reasonable Accommodations

Ask all participants during registration if they will need any reasonable accommodations to participate fully in the training, and address those requests. Reasonable accommodations enable participants to have equal access to the training.

- For example, a reasonable accommodation might be providing materials in a different format for a participant who is blind and uses a screen reader, or providing sign language interpretation for someone who is deaf.
- We provide additional examples in the Accessible Training section below.

Here is language that the FDIC often uses in registration materials. You may wish to consider customizing this language to meet the needs of your organization for registration emails, forms, flyers, and other announcements.

- If you require a reasonable accommodation to participate in this [training / meeting / event], please contact [include the name of the person to contact] at [include the person's email address and phone number] by [include a date] to allow for adequate time to coordinate your request. However, you can make a reasonable accommodation request at any time.

If you are asked to provide a reasonable accommodation and are unsure how to proceed, you can contact an Americans with Disabilities Act (ADA) Center. Go to https://adata.org/find-your-region and click on your state to find the ADA Center in your region. They may be able to connect you to local resources.

Accessible Training

You may need to adjust your training environment and/or your teaching style.

- For example, individuals who are hard of hearing may ask you to wear a microphone as part of a "loop system." The special microphone will amplify your words through the "loop" audio system in the room directly to their hearing device. It is easier for the microphone to pick up your voice if you speak clearly; you usually do not need to speak louder than normal.

You may be asked to provide American Sign Language (ASL) interpretation, and that would include space for the interpreter(s) to stand or sit.

- You will likely need to hire a team of interpreters, based on the length of your training. Often two interpreters take turns providing this service.
- Your local provider of ASL interpreters can advise you on whether a single interpreter or a team of interpreters is needed.

Someone who is deaf or hard of hearing may let you know they read lips and ask that you make sure they can see your face whenever you speak. If any participants have limited mobility, plan to provide enough room between tables and chairs for safe navigation and offer accessible seating arrangements. It is often easier to plan for this ahead of time, regardless of a specific request.

There are many ways to make your training accessible. Always ask; do not assume. People with disabilities know what works best for them.

Physical Access

Choosing a location for your MSA training that is safe, well-lit, near public transportation, and convenient will benefit all of your participants.

- Look for a location that is accessible for participants with limited mobility, including those who use wheelchairs, quad canes, or scooters.
- Participants with limited mobility must be able to access the building without using steps or navigating curbs or other physical barriers.
- A sign should be posted indicating the location of the closest accessible entrance if the main entrance is not accessible. Trainings 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 accessible restroom with raised letters and Braille signage identifying its location.

Other things to consider in determining the location of your MSA training include making sure there are clearly marked accessible parking spaces located close to the accessible entrance. Elevators should have Braille signage on the elevator call buttons and on the buttons inside the elevator cab, and chimes or a recorded voice indicating the different floors.

In the training room itself, check to be sure there is at least three feet of clear space in each aisle and along the edges of the seating area. This is how much space a person using a wheelchair or scooter needs to move freely around the room. If you are using individual desks and chairs and a person who uses a wheelchair or scooter enters the room, ask that person if you should move a desk or chair, or if he or she prefers to transfer to a desk chair.

Similarly, if the room is arranged like a classroom with rows of long tables, ask the person if he or she wants to transfer to a chair or if you should remove a chair. Or, if possible, remove one or two chairs from the ends of rows in different areas of the room before the training starts. This provides individuals using wheelchairs or scooters a choice of seating arrangements just as others in the training have a choice about where they sit.

Effective Communication

To help participants get the most out of your MSA training, you might be asked to:

- Speak clearly and make sure you are not speaking too fast for participants to understand what you are saying.
- Allow time for participants to process what you are saying before asking them to do something, such as respond to a question or work on an activity.
- Provide the materials in an electronic format several days before the training so individuals who are blind can access the materials using a screen reader on a computer or tablet.
- Assist someone by reading the pre- and post- training surveys to them and helping them write their answers.
- Be sure someone who is lip reading can see your face when you speak.
- Use a microphone. When Communication Access Real-time Translation (CART) services are used as a reasonable accommodation for participants who are deaf or hard of hearing, both you and participants must use a microphone. Speaking loudly is not sufficient. The microphone is necessary because only words spoken into a microphone will be picked up by the CART services and shown on the screen. Using a microphone is also important because some individuals use auxiliary listening devices. Those devices only pick up words spoken into a microphone connected to the room's "loop" audio system.
- Make sure that any videos used in training are captioned for participants who are deaf or hard of hearing.
- Ensure that you read aloud the words and describe all pictures, charts and other images on slides for participants who are blind or visually impaired.
- Provide sign language interpretation and space for the interpreter(s) to stand or sit for participants who are deaf or hard of hearing.
- Allow participants to bring a companion or assistant to the training.

There are other considerations to think about as well.

- Program accessibility may be improved by spreading program content over more sessions.
- Some participants may have difficulty reading standard-size text or viewing materials projected on a screen, paper, or whiteboard. You can print copies of the slides for each module for individuals to use as you present the course content, and you can read what is on a flip chart or whiteboard.
- To ensure equal access to content for individuals who are blind, it is important to verbally cover the full contents of slides and other visual aids. This includes not only the text, but also any pictures, charts, or other images.
- Participants with disabilities that affect their fine motor skills may more easily manage paper handouts if you enclose each page in a clear plastic sleeve.

Individuals who read lips may want to sit in the front where they can have an unobstructed view of your face. Continue to face these individuals throughout the presentation. When there is discussion or when someone asks a question, you may need to repeat what has been said so the person reading lips can be part of the discussion.

Some individuals use a communication device that produces synthesized speech. They use a keyboard to key in what they want to say.

- This may take a few moments so acknowledge their intention to speak by saying something like, “Mr. Jones, we will come back to you (or please let us know) when you are ready to share.”
- Then be certain that you go back to the individual when they have finished keying in their comment or question.
- However, during discussion between the person using a communication device and another individual in the training or during a one-on-one conversation with you, wait respectfully until the comments are keyed-in and played.

Asking participants how you can help them participate fully in the training is very important. Always ask; do not assume.

Respect

Here are suggestions to help you communicate with respect. Younger individuals may prefer phrases and behaviors that older individuals may find offensive, or vice-versa. People from different cultures or regions and with different disabilities may use different phrases and have different opinions about what is offensive, what is acceptable, and what they prefer. That is why most of these suggestions are not rigid rules.

- When in doubt, ask individuals if they prefer specific words or phrases. Use your judgment, relax, and apologize if you offend someone unintentionally.
- Avoid referring to people as an impersonal group, such as “the disabled.” Instead use “people with disabilities” or “individuals with disabilities.”
- Refer to a person’s disability only if it is relevant.
- Do not refer to a disability as a “handicap” or to a person as “handicapped.” Likewise, rather than “handicapped parking,” use “accessible parking.”
- “Deaf or hard of hearing” is usually the acceptable phrase, rather than “deaf or hearing impaired.” However, “blind or visually impaired” is commonly used. In that phrase, using “impaired” is an acceptable practice. Some people may prefer “low vision” rather than “visually impaired.”
- Veterans with disabilities are commonly referred to as “disabled veterans” or “disabled vets.”
- Use the phrase “people without disabilities” rather than “normal people,” but only if necessary to make comparisons.
- Individuals who use a wheelchair are not “wheelchair-bound” or “confined to a wheelchair.” They are individuals who use wheelchairs or mobility devices.
- “Disability advocate” and “disability community” are acceptable phrases. “Disabled community” is usually not acceptable.
- Portray people with disabilities in the same manner as people without disabilities. Having a disability does not make someone overly courageous, brave, special, or superhuman. That implies that it is unusual for people with disabilities to have talents or skills.
- Avoid negative or sensational descriptions of a person’s disability. Do not say “suffers from,” “a victim of,” or “afflicted with.”
- Never say “retarded,” “invalid,” or “cripple/crippled.”
- Never assume that a person with a physical disability also has a cognitive disability.

Disability Sensitivity – The Top 10

1. Treat everyone with respect. Do not be afraid to ask questions when you are unsure of what to do. When in doubt, ask if a person wants assistance; do not assume that they do.
2. When addressing a person with a disability, speak to him or her directly, rather than to their companion or sign language interpreter.
3. If you are offering to shake hands with participants, offer to shake hands with everyone, including participants with disabilities. People with limited hand use or who wear an artificial limb can usually shake hands. Shaking hands with the left hand is also an acceptable greeting.
4. Identify yourself and others who may be with you when meeting a person who is blind or visually impaired. Also, identify the person speaking during the training if they do not identify themselves.
5. Only address people with disabilities by their first names if you are extending the same familiarity to all participants.
6. All assistive devices, such as a wheelchair, walker, scooter or crutches, are an extension of the person who uses the device. Do not patronize participants who use assistive devices by patting them on the head or shoulder or leaning on their device.
7. Listen attentively when talking to a person who may have 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 a shake of the head. Likewise, never pretend to understand if you are having difficulty doing so. Instead, repeat what you have understood and allow the person to respond.
8. Sit down, if possible, when you are having an extended one-on-one conversation with someone who uses a wheelchair or scooter.
9. To start a conversation with someone who is deaf or hard of hearing and not already looking at you, wave your hand gently to get their attention. If that doesn't work, tap gently on their shoulder. Look directly at the person, not at an interpreter, and speak clearly, but do not speak more loudly or slowly than normal. Everyone who is deaf or hard of hearing cannot read lips. For individuals who read lips, be sensitive to their needs by facing the light source, and keeping your hands, drinks, and food away from your mouth when you speak.
10. Relax! It's okay to use common expressions that may relate to someone's disability, such as "See you later!" or "Did you hear that?" or "Let's take a walk."

Appendix A: Tools for Training

Tool 1: Example Text for Promoting Your Training

Consider how you will refer to the training. Note that referring to Money Smart for Adults in marketing materials as "training for people with low income or limited resources" or using similar wording can deter participation. Focus the promotional materials on the aspirations or benefits of the training.

You can adapt the text below and use it to promote your training. Consider using blast emails, social media posts, flyers, or talking points for your colleagues who meet with potential participants.

Join Us!

Take an important step toward your financial future by joining us for a Money Smart for Adults training on [Date and time] at [Location].

Money Smart for Adults provides information and resources on money topics that matter to you, such as:

[Tailor this list to match what you plan to focus your training on. These are just ideas to get you started.]

- Choosing financial products that are right for you
- Managing your income
- Creating and implementing a savings and spending plan
- Using credit and borrowing money
- Protecting your financial rights and safeguarding your money
- Determining your readiness to buy a home
- Recovering from financial setbacks and rebuilding credit

Created by the Federal Deposit Insurance Corporation (FDIC), Money Smart for Adults provides unbiased and factually accurate financial education that is practical and relevant to real-life financial situations.

Who Should Participate?
Adults who want to learn more about [Complete based on the focus of your training.]

About [Your Organization]: [Information about your organization]

About the Trainer: [Information about the trainer]

How to Register: [Instructions for how to register]

Tool 2: Example Registration Form

You can adapt and use this form to invite people to register for your MSA training.

[Add the Title, Date/Time and Location of Your Training Here]

Yes! I would like to attend this training.

Name:	
Phone number:	
Email:	
Preferred Method of Contact:	
What are Your Three Learning Goals?	**1.**
	2.
	3.

[Add Information About Where to Send the Form]

[Add Phone Number/Email Address for More Information]

Reasonable Accommodations
If you require a reasonable accommodation to participate in this [training / meeting / event], please contact [include the name of the person to contact] at [include the person's email address and phone number] by [include a date] to allow for adequate time to coordinate your request. However, you can make a reasonable accommodation request at any time.

Tool 3: Example Training Attendance Roster

You can use the roster on the next page to keep track of who attended each training. You may need to print out more than one copy depending on the number of people you think will attend. You can also use this information to promote future training events. Consider keeping the roster under close control, such as having people sign in at a central location as they arrive. If you pass around the sign-in sheet, be sure you get it back after the last person signs in.

Consider any privacy concerns you, your organization, or the participants may have about supplying this information. You can modify this example roster as needed to address those concerns.

Workshop Title:

Date/Time/Location:

PLEASE PRINT LEGIBLY

Name	Email Address	Primary Phone Number	Do you want to receive texts about upcoming workshops?	[Leave blank or add in a question important to your organization]

Tool 4: Adult Learning Principles

Adult learning principles describe how adults learn best. Use these principles to guide how you prepare for and conduct your MSA training.

1. Adults need and expect to be treated with respect and recognition.

Acknowledge the breadth and depth of experiences adult participants bring to financial education. You may think that some participants are handling their finances inappropriately when viewed against recommended practices or your own values and practices. Yet their practices may be entirely logical or be less costly than alternatives available to them, given the circumstances of their lives.

As you deliver MSA training:

- Acknowledge that participants bring knowledge of and experience with financial topics to the training. One way to do this is to periodically invite participants to share what they know and have experienced about the topic you are covering.
- Avoid talking to participants in ways that could seem judgmental.

2. Adults are practical and want solutions they can use right now to address their current challenges.

Adults want to know why they are learning something. Generally, the information must be immediately useful. In your preparation and delivery of MSA training, emphasize the practical application of the content. At the beginning of the training, consider asking participants what they want to get out of the training so you can tailor the training to their goals.

3. Adults are self-directed and need to reflect on and analyze their own experiences.

After adults learn something new, they tend to ask, “Now what?” The activities in the MSA Instructor Guides are designed to help participants gain new knowledge and experiences, and also reflect on how to apply what they have just learned to their own lives.

As you plan your MSA training, keep in the mind that the activities are just as important as the content. Budget adequate time for the activities you plan to use. Compared to lecture, adults will learn much more if you make the training interactive and fun by using the provided activities or creating your own.

4. Adults have different learning styles.

Any training will include participants with different learning styles. For example, some people who study adult learning classify people as:

- Visual learners who learn best by seeing
- Auditory learners who learn best by hearing
- Tactile or Kinesthetic learners who learn best through physical experience

Effective and engaging training tries to reach as many people as possible by using multiple approaches. MSA uses a variety of activities and presentation methods to tap into different learning styles.

5. Adults need the support of their peers.

As an MSA instructor, you can provide a welcoming environment and encourage peer support and mentoring. For some adults, the prospect of participating in training may be overwhelming or frightening. This could be the result of negative classroom experiences in school or other personal experiences. Include opportunities in the training for participants to contribute their own experiences and knowledge without allowing others to judge their contributions. Point out that there is a lot of collective wisdom in the room and that part of the training is learning from each other. Try not to remind people of negative classroom experiences. For example, do not refer to the pre- and post-training surveys as a "test." Refer to being in training, not being in class; use the terms instructor and participants rather than teacher and students.

This can be especially important for people who may not have a broad range of experiences making financial decisions. Sometimes, friends, family, and policies may have discouraged saving money and earning an income. A safe and supportive environment will encourage all participants, including participants with disabilities, to put their financial knowledge and skills to use.

6. Adults need to be able to express themselves in ways that respect their own cultures.

Participants will represent a variety of cultures based on races and/or ethnicities, geographic regions, socio-economic groups, type of disability, age group, or any other form of diversity. Culture can have a strong influence on financial habits and attitudes, and also on how adults talk about money.

In your role as MSA instructor, try to create a learning environment that encourages open discussion of how cultural values influence financial choices. Covering *Module 1: Your Money Values and Influences with your group is a great way to get culture and values front and center, especially if you present it early in your training. Doing so helps to highlight how participants' perspectives on money may differ and how they may express those views differently.*

Tool 5: Example Training Roadmaps

The modular design of MSA allows you to customize your training to focus on the needs and interests of participants based on life stage, situation or circumstance, or a particular financial goal or challenge.

This tool provides you with training roadmaps that suggest modules and sections in an order that may be helpful for participants. Use it to plan training for people experiencing the same life stages, situations, or financial needs and goals.

If you think these roadmaps will not apply to the participants in your training, you can make your own roadmap using *Tool 6: Designing Training for Your Participants.*

There are six sample roadmaps for providing training to participants who:

1. Are starting a job
2. Are thinking about buying their own home
3. Are expanding their household
4. Are new to the United States
5. Have cognitive disabilities
6. Want to manage their debt

If you decide to use one of these roadmaps, you may also want to review *Customizing MSA for Your Training* for tips on how to address a few challenges that customization introduces.

The times shown on the roadmaps do not include time for opening and closing the training.

Roadmap 1: Participants Who Are Starting a Job

Whether they have been employed before or are entering the workforce for the first time, participants who are starting a job can benefit from:

Module	Section	Time	Importance
3: Your Income and Expenses	1: Income	55 min	Helps participants read a pay statement and understand how the income from their job fits into their overall income picture.
2: You Can Bank On It	1: Financial Products, Services, and Providers	1 hr 5 min	Guides participants through the process of considering financial products or services that can help them manage their income.
4: Your Spending and Saving Plan	1: Making a Monthly Spending and Saving Plan	45 min	Helps participants plan for how they will save, share, and spend their income.
5: Your Savings	2: Where to Build Your Savings	40 min	Provides information on how to build savings and the financial products that can help participants save part of their income on a regular basis.

You can add other modules and sections that you think would be useful for the participants.

Roadmap 2: Participants Who Are Thinking About Buying Their Own Home

Buying a home is one of the biggest financial decisions most people ever make. Understanding how to afford housing payments on a regular and sustainable basis can help prevent people from taking on more house than they can pay for. Participants thinking about buying a home will most likely benefit from:

Module	Section	Time	Importance
3: Your Income and Expenses	2: Expenses	30 min	Helps participants understand how they are using their money now and how much money they may have to cover the new and ongoing costs related to buying and owning a home.
8: Managing Debt	1: What is Debt?	15 min	Guides participants through a process of identifying and understanding their current debt situation.
	3: Reducing Debt	40 min	Provides strategies for reducing debt if participants need to improve their debt to income ratio and reduce their overall debt load before buying a home.
6: Credit Reports and Scores	3: Getting and Understanding Your Credit Reports and Scores	45 min	Guides participants through the process of getting and reading credit reports to ensure their reports include accurate and up-to-date information before applying for a mortgage.
	5: Build, Repair, and Maintain a Productive Credit History	45 min	Helps participants identify and use strategies to build, repair, or maintain productive credit.
13: Buying a Home	1: Getting Ready to Own Your Home	1 hr 5 min	Provides information and tools to help participants prepare for owning their home, figure out the financing, and understand the steps involved in buying a home.
	2: Financing a Home Purchase	55 min	
	3: Getting Help and Buying Your Home	25 min	

You can add other modules and sections that you think would be useful for the participants.

Roadmap 3: Participants Who Are Expanding Their Household

Expanding a household can have a big effect on household finances, both immediately and over the long term. That expansion could be the result of having, fostering or adopting a child; having a parent or other relative move in; raising grandchildren; or other changes. Participants expanding their households will most likely benefit from:

Module	Section	Time	Importance
3: Your Income and Expenses	2: Expenses	30 min	Helps participants understand how they are using their money now and how much money they may have to cover the new and ongoing costs of an expanded household.
4: Your Spending and Saving Plan	1: Making a Monthly Spending and Saving Plan	45 min	Helps participants plan how they will save, share, and spend their income with the new responsibilities that come with expanding their household.
12: Making Housing Decisions	1: What Are My Options?	55 min	Guides participants through the process of selecting safe and secure housing that provides what they need and want as they expand their household.
10: Building Your Financial Future	2: How Assets Create a Financial Foundation	40 min	Provides participants with information and tools for building a financial future for their dependents through building assets and net worth.
11: Protecting Your Identity and Other Assets	1: Risks to Your Assets	20 min	Helps participants recognize and use strategies to reduce risks to assets built to provide financial futures for their dependents.
	3: Insurance and Record-Keeping	20 min	Provides participants with information about insurance and how to navigate possible changes in their insurance needs due to their expanded household.

You can add other modules and sections that you think would be useful for the participants.

Roadmap 4: Participants Who Are New To The United States

For many people coming to the United States as immigrants or refugees, the financial system can be much different from what they used before. People new to the United States will most likely benefit from:

Module	Section	Time	Importance
2: You Can Bank On It	1: Financial Products, Services, and Providers	1 hr 5 min	Provides participants with an overview of how financial institutions work, deposit insurance, financial products and services, how to open and manage a checking or savings account, and how to use prepaid cards.
	2: Opening an Account	20 min	
	3: Managing an Account	1 hr	
	4: Prepaid Cards	40 min	
3: Your Income and Expenses	1: Income	55 min	Helps participants understand their income.
6: Credit Reports and Scores	1: Credit Reports	55 min	Provides participants with an understanding of the credit reporting system in the United States, how it may affect them, and information to empower them to build a productive credit history if they do not have one.
	2: Credit Scores	30 min	
	3: Getting and Understanding Your Credit Reports and Scores	45 min	
	4: Disputing Errors on Your Credit Reports	25 min	
	5: Build, Repair, and Maintain a Productive Credit History	45 min	
12: Making Housing Decisions	1: What Are My Options?	55 min	Guides participants through the process of selecting safe and secure housing.
	3: What's Next if I Decide to Rent?	30 min	Helps participants understand the steps they can take to protect themselves in a rental arrangement, including how to read a lease.
11: Protecting Your Identity and Other Assets	2: Identity Theft and Fraud	1 hr 10 min	Guides participants through steps they can take to protect their identity and deal with identity theft and fraud. This can be particularly important because many people new to the United States may not have considered risks in this way.

You can add other modules and sections that you think would be useful for the participants.

Roadmap 5: Participants Who Have Cognitive Disabilities

Participants with cognitive disabilities may need more time and support to get the most benefit from financial education. It can be very helpful to break up the training into several sessions. In terms of content, participants with cognitive disabilities will most likely benefit from:

Module	Section	Time	Importance
1: Your Money Values and Influences	1: Values and Money	30 min	Guides participants through the process of thinking about their values, and how values relate to financial choices.
	2: Goals and Money	25 min	Helps participants write goals that can guide their financial choices.
5: Your Savings	1: What is Saving?	25 min	Provides participants with information about the reasons saving money is important and finding money to save.
	5: Saving and Public Benefits	25 min	Helps participants understand their options for saving money if they receive public benefits.
11: Protecting Your Identity and Other Assets	2: Identity Theft and Fraud	1 hr 10 min	Guides participants through steps they can take to protect their identity and deal with identity theft and fraud.

You can add other modules and sections that you think would be useful for the participants.

Roadmap 6: Participants Who Want To Manage Their Debt

Participants struggling with debt may experience financial challenges and the stress of trying to make ends meet because of debt. Participants who want to manage their debt will most likely benefit from:

Module	Section		Importance
1: Your Money Values and Influences	1: Values and Money	30 min	Guides participants through the process of thinking about their values, and how values relate to financial choices.
	2: Goals and Money	25 min	Helps participants write goals that can guide their financial choices.
8: Managing Debt	1: What is Debt? 2: How Debt Works 3: Reducing Debt 4: Nonpayment of Debts and Debts in Collection	15 min 45 min 40 min 25 min	Provides participants with information and tools to understand their debt, how debt works, strategies for reducing debt, and the life cycle of debt.
	If applicable: 5: Dealing with Student Loan Debt 6: Managing Medical Debt 7: Understanding High Cost Debt	 35 min 25 min 25 min	If any of the participants have student loan debt, medical debt, or high cost debt, these sections can also be useful. They provide additional information and resources related to specific types of debt.
5: Your Savings	1: What is Saving?	25 min	Provides participants with information about why saving money is important and finding money to save even while paying down debt.
	5: Saving and Public Benefits	25 min	Helps participants understand their options for saving money if they receive public benefits.
4: Your Spending and Saving Plan	1: Making a Monthly Spending and Saving Plan	45 min	Helps participants plan how they will save, share, and spend their income while reducing their debt.

You can add other modules and sections that you think would be useful for the participants.

Tool 6: Designing Training for Your Participants

If you think the roadmaps in *Tool 5: Example Training Roadmaps* will not address the needs and interests of the participants in your training, you can use this tool to:

1. Reflect on the needs and interests that participants may have in common.
2. Determine the relevancy of each module and section.
3. Create a customized roadmap that includes the parts of MSA that are most relevant to the needs and interests of the participants in your training.

You may also want to review *Customizing MSA for Your Training*.

1. Reflect on Needs and Interests that Participants May Have in Common

Answer the questions below based on what you know about the people expected to participate in the training. You can also ask a few potential participants these questions.

What are the life stages, circumstances, and other situations common within the group?

What are the most pressing financial questions and challenges that relate to the things the group has in common?

What are their goals or aspirations?

2. Determine the Relevancy of Each Module and Section

Review each module and the sections in each module. Check whether you think the section would be very relevant, a bit (somewhat) relevant, or not relevant to the needs and interests of participants.

Note that total time for each module is the sum of the times for each section in that module plus 10 minutes for the Welcome and 10 minutes for the Module Closing.

Module 1: Your Money Values and Influences
Total Time: 2 hours

Section	Time	Key Takeaway	Is it Relevant?		
			Very	A Bit	No
1. Values and Money	30 min	Understanding your values can help you set achievable financial goals.			
2. Goals and Money	25 min	Setting SMART goals helps you achieve your hopes and dreams for the future by providing a realistic plan to follow.			
3. External Influences	45 min	External influences impact financial choices. Use strategies to stay focused on your goals.			

Module 2: You Can Bank On It
Total Time: 3 hours 25 minutes

Section	Time	Key Takeaway	Is it Relevant?		
			Very	A Bit	No
1. Financial Products, Services, and Providers	1 hr 5 min	Consider your needs and shop around for financial products and services.			
2. Opening an Account	20 min	Know the general process for opening a savings or checking account, including options if you are initially unable to open an account.			
3. Managing an Account	1 hr	Learn the rules of your account and keep track of how you use it. This can help you keep costs down and develop a positive banking relationship.			
4. Prepaid Cards	40 min	Prepaid cards allow you to spend or access money loaded onto them. They usually aren't linked to a checking or savings account. Before you use one, review its features and fees.			

Module 3: Your Income and Expenses

Total Time: 1 hour 45 minutes

Section	Time	Key Takeaway	Is it Relevant?		
			Very	A Bit	No
1. Income	55 min	Understand your income. That is the first step to using it to meet your needs.			
2. Expenses	30 min	Understand your expenses. That will help you decide how to save, share and spend your income.			

Module 4: Your Spending and Saving Plan

Total Time: 1 hour 25 minutes

Section	Time	Key Takeaway	Is it Relevant?		
			Very	A Bit	No
1. Making a Monthly Spending and Saving Plan	45 min	Use a monthly spending and saving plan to guide how you use your money.			
2. When Money is Short	20 min	Prioritize which bills to pay first when money is short.			

Module 5: Your Savings

Total Time: 2 hours 45 minutes

Section	Time	Key Takeaway	Is it Relevant?		
			Very	A Bit	No
1. What is Saving?	25 min	Set aside some money every time you get income. Regularly saving money, even if only a small amount, can make a big difference over time.			
2. Where to Build Your Savings	40 min	Consider the advantages and disadvantages of savings options before choosing where to build your savings.			
3. Saving for Unexpected Expenses	20 min	An emergency savings fund is part of the foundation of financial health. Setting aside $500 to $1,000 can cover many unexpected expenses.			
4. Saving for Your Goals	35 min	Create a plan to save money for your goals.			

Module 5: Your Savings (continued)
Total Time: 2 hours 45 minutes

Section	Time	Key Takeaway	Is it Relevant?		
			Very	A Bit	No
5. Saving and Public Benefits	25 min	Some public benefits may be reduced or removed when you exceed income or asset limits. However, some special accounts enable people to save more money without losing eligibility for their benefits.			

Module 6: Credit Reports and Scores
Total Time: 3 hours 40 minutes

Section	Time	Key Takeaway	Is it Relevant?		
			Very	A Bit	No
1. Credit Reports	55 min	Your credit history can affect your access to credit, loans, jobs, housing, insurance, and other important services. Understanding your rights helps you know how to protect your credit history.			
2. Credit Scores	30 min	You can take steps to improve and manage your credit scores. This includes paying your bills on time and as agreed.			
3. Getting and Understanding Your Credit Reports and Scores	45 min	Get and review your credit reports at least once every 12 months to make sure the information is accurate.			
4. Disputing Errors on Your Credit Reports	25 min	If you find errors on your credit reports, file a dispute right away. Be sure to keep records and follow up.			
5. Build, Repair, and Maintain a Productive Credit History	45 min	Your credit history does not have to be your credit future.			

Module 7: Borrowing Basics

Total Time: 2 hours

Section	Time	Key Takeaway	Is it Relevant?		
			Very	A Bit	No
1. Ways to Borrow Money and What It Costs	35 min	Be sure you can afford the payments before getting a loan. Also, know how much it will cost and what will happen if you can't pay it back.			
2. Preparing to Apply for Loan	55 min	Considering what lenders look for when deciding to loan money helps prepare you to apply for a loan.			
3. Borrowing When Someone Helps You Manage Your Money	10 min	Even if someone helps you manage your money, understand the terms of a loan before you commit to it.			

Module 8: Managing Debt

Total Time: 3 hours 50 minutes

Section	Time	Key Takeaway	Is it Relevant?		
			Very	A Bit	No
1. What is Debt?	15 min	Understanding your debt is the first step to managing it.			
2. How Debt Works	45 min	Consider how debt works so you can make informed decisions about it.			
3. Reducing Debt	40 min	Develop a plan to reduce your debt and get help if needed, such as from a trained credit counselor.			
4. Nonpayment of Debts and Debts in Collection	25 min	Don't ignore a debt collector. Make sure any debt you are asked to pay is valid as soon as possible. Get help if you need it.			
5. Dealing with Student Loan Debt	35 min	When it's time to pay back your student loans, consider your options and understand what will happen if you are late with payments. Your loan servicer can help you explore repayment plans.			
6. Managing Medical Debt	25 min	If you receive a medical bill, make sure it is valid. If you can't afford to pay it, try to set up a payment plan.			

Module 8: Managing Debt (continued)
Total Time: 3 hours 50 minutes

Section	Time	Key Takeaway	Is it Relevant?		
			Very	A Bit	No
7. Understanding High Cost Debt	25 min	Understand how high cost debt works. Identify lower cost options for the future.			

Module 9: Using Credit Cards
Total Time: 1 hour 50 minutes

Section	Time	Key Takeaway	Is it Relevant?		
			Very	A Bit	No
1. How Credit Cards Work	50 min	Know how credit cards work so you can more effectively shop around for one that meets your needs.			
2. Managing Your Credit Card	40 min	Credit cards can be convenient, but manage them carefully to keep costs down and avoid damage to your credit.			

Module 10: Building Your Financial Future
Total Time: 2 hours 35 minutes

Section	Time	Key Takeaway	Is it Relevant?		
			Very	A Bit	No
1. Assets and Asset-Building	35 min	Assets can lead to wealth and financial security.			
2. How Assets Create a Financial Foundation	40 min	Net worth is a good measure of your financial stability. Calculate your net worth by subtracting your liabilities (money you owe others) from your assets.			
3. Cars as Assets	30 min	A car can be a productive asset when it helps you get other assets. Plan ahead to get a car you can afford with as little debt as possible.			
4. Training and Education as Assets	30 min	Training and education can be productive assets when they give you a strong chance of securing a better career or a higher paying job. Plan ahead to pay for them with as little debt as possible.			

Module 11: Protecting Your Identity and Other Assets

Total Time: 2 hours 10 minutes

Section	Time	Key Takeaway	Is it Relevant?		
			Very	A Bit	No
1. Risks to Your Assets	20 min	Being aware of risks to your assets prepares you to take steps to reduce those risks.			
2. Identity Theft and Fraud	1 hr 10 min	You can reduce your risk of identity theft. Help is available if it happens to you.			
3. Insurance and Record-Keeping	20 min	Insurance provides protection from financial loss. Keep accurate records of your assets and any damages to your property.			

Module 12: Making Housing Decisions

Total Time: 2 hours 5 minutes

Section	Time	Key Takeaway	Is it Relevant?		
			Very	A Bit	No
1. What Are My Options?	55 min	There are different types of housing. To help prioritize your options, start by defining what safe and secure housing means to you.			
2. What Can I Afford?	20 min	An affordable payment for housing is one you can reliably make each month.			
3. What's Next if I Decide to Rent?	30 min	Ways to protect yourself as a renter include reading your rental agreement or lease, getting renter's insurance, and knowing your rights and responsibilities.			

Module 13: Buying a Home

Total Time: 2 hours 45 minutes

Section	Time	Key Takeaway	Is it Relevant?		
			Very	A Bit	No
1. Getting Ready to Own Your Home	1 hr 5 min	Buying a home is a process. Start by making sure you're ready to buy and figure out what you can afford.			
2. Financing a Home Purchase	55 min	Know your loan. Learn about your financing options for buying a home and shop around to get the best deal for you.			

Module 13: Buying a Home (continued)
Total Time: 2 hours 45 minutes

Section	Time	Key Takeaway	Is it Relevant?		
			Very	A Bit	No
3. Getting Help and Buying Your Home	25 min	Get help with the home buying process. Interview before you hire help and ask for references. Understand what services you will receive and how much they will cost.			

Module 14: Disasters—Financial Preparation and Recovery
Total Time: 1 hour 40 minutes

Section	Time	Key Takeaway	Is it Relevant?		
			Very	A Bit	No
1. Preparing Financially for Disasters	35 min	Save time, money, and stress when a disaster strikes by making financial preparations.			
2. Recovering Financially from Disasters	45 min	Develop an initial plan to recover financially from a disaster. Watch out for scams.			

3. Create a Customized Roadmap

Select sections you checked as **Very** relevant. List them in the order you intend to present them. Use a separate sheet of paper if needed. If you have time to include more sections in the training, consider adding the sections you checked as **A Bit** (somewhat) relevant. Remember to allow time for module openings, module closings, and introductory activities or other energizers.

Module Number	Section Number	Time	Notes

Appendix B: Key Takeaways by Section

Each of the 14 modules in Money Smart for Adults contains two or more **Sections**. Each Section has a **Key Takeaway** that captures the main message in one or a few sentences.

The *Total Time* listed for each module is based on:

- The sum of the *Section Time* for each section in the module, plus
- Ten minutes for the Module Opening, plus
- Ten minutes for the Module Closing.

Module 1: Your Money Values and Influences
Total Time: 2 hours

Section	Time	Key Takeaway
1. Values and Money	30 min	Understanding your values can help you set achievable financial goals.
2. Goals and Money	25 min	Setting SMART goals helps you achieve your hopes and dreams for the future by providing a realistic plan to follow.
3. External Influences	45 min	External influences impact financial choices. Use strategies to stay focused on your goals.

Module 2: You Can Bank On It
Total Time: 3 hours 25 minutes

1. Financial Products, Services, and Providers	1 hour 5 min	Consider your needs and shop around for financial products and services.
2. Opening an Account	20 min	Know the general process for opening a savings or checking account, including options if you are initially unable to open an account.
3. Managing an Account	1 hour	Learn the rules of your account and keep track of how you use it. This can help you keep costs down and develop a positive banking relationship.
4. Prepaid Cards	40 min	Prepaid cards allow you to spend or access money loaded onto them. They usually aren't linked to a checking or savings account. Before you use one, review its features and fees.

Module 3: Your Income and Expenses
Total Time: 1 hour 45 minutes

1. Income	55 min	Understand your income. That is the first step to using it to meet your needs.
2. Expenses	30 min	Understand your expenses. That will help you decide how to save, share, and spend your income.

Module 4: Your Spending and Saving Plan

Total Time: 1 hour 25 minutes

Section	Time	Key Takeaway
1. Making a Monthly Spending and Saving Plan	45 min	Use a monthly spending and saving plan to guide how you use your money.
2. When Money is Short	20 min	Prioritize which bills to pay first when money is short.

Module 5: Your Savings

Total Time: 2 hours 45 minutes

1. What is Saving?	25 min	Set aside some money every time you get income. Regularly saving money, even if only a small amount, can make a big difference over time.
2. Where to Build Your Savings	40 min	Consider the advantages and disadvantages of savings options before choosing where to build your savings.
3. Saving for Unexpected Expenses	20 min	An emergency savings fund is part of the foundation of financial health. Setting aside $500 to $1,000 can cover many unexpected expenses.
4. Saving for Your Goals	35 min	Create a plan to save money for your goals.
5. Saving and Public Benefits	25 min	Some public benefits may be reduced or removed when you exceed income or asset limits. However, some special accounts enable people to save more money without losing eligibility for their benefits.

Module 6: Credit Reports and Scores

Total Time: 3 hours 40 minutes

1. Credit Reports	55 min	Your credit history can affect your access to credit, loans, jobs, housing, insurance, and other important services. Understanding your rights helps you know how to protect your credit history.
2. Credit Scores	30 min	You can take steps to improve and manage your credit scores. This includes paying your bills on time and as agreed.
3. Getting and Understanding Your Credit Reports and Scores	45 min	Get and review your credit reports at least once every 12 months to make sure the information is accurate.
4. Disputing Errors on Your Credit Reports	25 min	If you find errors on your credit reports, file a dispute right away. Be sure to keep records and follow up.

Module 6: Credit Reports and Scores (continued)
Total Time: 3 hours 40 minutes

Section	Time	Key Takeaway
5. Build, Repair, and Maintain a Productive Credit History	45 min	Your credit history does not have to be your credit future.

Module 7: Borrowing Basics
Total Time: 2 hours

1. Ways to Borrow Money and What It Costs	35 min	Be sure you can afford the payments before getting a loan. Also, know how much it will cost and what will happen if you can't pay it back.
2. Preparing to Apply for a Loan	55 min	Considering what lenders look for when deciding to loan money helps prepare you to apply for a loan.
3. Borrowing When Someone Helps You Manage Your Money	10 min	Even if someone helps you manage your money, understand the terms of a loan before you commit to it.

Module 8: Managing Debt
Total Time: 3 hours 50 minutes

1. What is Debt?	15 min	Understanding your debt is the first step to managing it.
2. How Debt Works	45 min	Consider how debt works so you can make informed decisions about it.
3. Reducing Debt	40 min	Develop a plan to reduce your debt and get help if needed, such as from a trained credit counselor.
4. Nonpayment of Debts and Debts in Collection	25 min	Don't ignore a debt collector. Make sure any debt you are asked to pay is valid as soon as possible. Get help if you need it.
5. Dealing with Student Loan Debt	35 min	When it's time to pay back your student loans, consider your options and understand what will happen if you are late with payments. Your loan servicer can help you explore repayment plans.
6. Managing Medical Debt	25 min	If you receive a medical bill, make sure it is valid. If you can't afford to pay it, try to set up a payment plan.
7. Understanding High Cost Debt	25 min	Understand how high cost debt works. Identify lower cost options for the future.

Module 9: Using Credit Cards

Total Time: 1 hour 50 minutes

Section	Time	Key Takeaway
1. How Credit Cards Work	50 min	Know how credit cards work so you can more effectively shop around for one that meets your needs.
2. Managing Your Credit Card	40 min	Credit cards can be convenient, but manage them carefully to keep costs down and avoid damage to your credit.

Module 10: Building Your Financial Future

Total Time: 2 hours 35 minutes

1. Assets and Asset-Building	35 min	Assets can lead to wealth and financial security.
2. How Assets Create a Financial Foundation	40 min	Net worth is a good measure of your financial stability. Calculate your net worth by subtracting your liabilities (money you owe others) from your assets.
3. Cars as Assets	30 min	A car can be a productive asset when it helps you get other assets. Plan ahead to get a car you can afford with as little debt as possible.
4. Training and Education as Assets	30 min	Training and education can be productive assets when they give you a strong chance of securing a better career or a higher paying job. Plan ahead to pay for them with as little debt as possible.

Module 11: Protecting Your Identity and Other Assets

Total Time: 2 hours 10 minutes

1. Risks to Your Assets	20 min	Being aware of risks to your assets prepares you to take steps to reduce those risks.
2. Identity Theft and Fraud	1 hour 10 min	You can reduce your risk of identity theft. Help is available if it happens to you.
3. Insurance and Record-Keeping	20 min	Insurance provides protection from financial loss. Keep accurate records of your assets and any damages to your property.

Module 12: Making Housing Decisions

Total Time: 2 hours 5 minutes

Section	Time	Key Takeaway
1. What Are My Options?	55 min	There are different types of housing. To help prioritize your options, start by defining what safe and secure housing means to you.
2. What Can I Afford?	20 min	An affordable payment for housing is one you can reliably make each month.
3. What's Next if I Decide to Rent?	30 min	Ways to protect yourself as a renter include reading your rental agreement or lease, getting renter's insurance, and knowing your rights and responsibilities.

Module 13: Buying a Home

Total Time: 2 hours 45 minutes

1. Getting Ready to Own Your Home	1 hour 5 min	Buying a home is a process. Start by making sure you're ready to buy and figure out what you can afford.
2. Financing a Home Purchase	55 min	Know your loan. Learn about your financing options for buying a home and shop around to get the best deal for you.
3. Getting Help and Buying Your Home	25 min	Get help with the home buying process. Interview before you hire help and ask for references. Understand what services you will receive and how much they will cost.

Module 14: Disasters—Financial Preparation and Recovery

Total Time: 1 hour 40 minutes

1. Preparing Financially for Disasters	35 min	Save time, money, and stress when a disaster strikes by making financial preparations.
2. Recovering Financially from Disasters	45 min	Develop an initial plan to recover financially from a disaster. Watch out for scams.

Appendix C: Activities by Section

Money Smart for Adults contains a variety of **activities**, including:

- **Try It** activities that provide opportunities for participants to practice what they've just learned during training. Many of these activities feature a **Scenario** that provides a realistic context for putting the knowledge into practice.
- **Apply It** activities that help participants apply what they have learned and practiced to their own lives, either during or after training.

Module 1: Your Money Values and Influences	
Section	**Activities**
1. Values and Money	**Apply It: My Values**
	Try It: Values and Financial Choices *featuring the Scenario:* Valentina and Isaiah Decide How to Spend Their Tax Refund
2. Goals and Money	**Try It: Writing a SMART Goal** *featuring the Scenario:* Maria Sets SMART Goals
	Apply It: My SMART Goals
3. External Influences	**Apply It: Staying Focused on My Goals**

Module 2: You Can Bank On It	
1. Financial Products, Services, and Providers	**Try It: What Do You Need to Manage Your Money?** *featuring the Scenario:* Susannah Considers What She Needs to Manage Her Money
	Apply It: My Financial Management Needs
	Apply It: My Banking Checklist
2. Opening an Account	**Apply It: My Checklist for Opening a Savings or Checking Account**
	Apply It: Getting My Banking History Reports
	Apply It: Filing a Dispute on My Banking History Report
	Apply It: My Options for Opening an Account Despite Challenges
3. Managing an Account	**Apply It: Managing My Savings Account**
	Try It: Learning the Parts of a Check
	Apply It: Managing My Checking Account
	Try It: Using a Transaction Register *featuring the Scenario:* Asif Uses a Transaction Register to Manage His Account
	Try It: Using a Mobile App
4. Prepaid Cards	**Try It: Features of Most Reloadable Prepaid Cards**
	Try It: What Fees are Common to Reloadable Prepaid Cards?

Module 3: Your Income and Expenses

Section	Activities
1. Income	**Try It: Ways to Receive Income**
	Try It: Reading a Pay Statement *featuring the Scenario:* Janice Reads Her Pay Statement
	Apply It: Reading My Pay Statement
	Apply It: My Monthly Income Log
2. Expenses	**Apply It: My Saving, Sharing, and Spending Diary**
	Apply It: My Monthly Expense Log
	Try It: Making a Monthly Payment Calendar *featuring the Scenario:* Juan Carlo Uses a Monthly Payment Calendar to Take Charge of His Bills

Module 4: Your Spending and Saving Plan

1. Making a Monthly Spending and Saving Plan	**Apply It: Making My Spending and Saving Plan**
	Try It: Making a Spending and Saving Plan *featuring the Scenario:* Shelley and Walter Make a Spending and Saving Plan
	Apply It: Using My Spending and Saving Plan
	Try It: Adjusting a Spending and Saving Plan
2. When Money is Short	**Apply It: Prioritizing My Expenses**

Module 5: Your Savings

1. What is Saving?	**Try It: Finding Money to Save** *featuring the Scenario:* Tamara Finds Money to Save
	Apply It: My Quick Tips for Finding Money to Save
2. Where to Build Your Savings	**Apply It: My Savings Options**
3. Saving for Unexpected Expenses	**Try It: Unexpected Expenses**
	Apply It: My Emergency Savings Fund Plan
	Apply It: Estimating Savings for Changes in My Income and Expenses
4. Saving for Your Goals	**Apply It: Saving Money for My Goals**
	Apply It: My Large Expenses
5. Saving and Public Benefits	

Module 6: Credit Reports and Scores

Section	Activities
1. Credit Reports	**Try It: Is This in a Credit Report?**
	Try It: Do Credit Reports Matter? *featuring the Scenario:* Yardley Learns About the Importance of Having a Credit History
	Try It: Credit Reporting and Your Rights
2. Credit Scores	**Try It: What Makes Credit Scores Go Up and Down?** *featuring the Scenario:* Alex Learns About Credit Scores
3. Getting and Understanding Your Credit Reports and Scores	**Apply It: Getting My Credit Reports**
	Try It: Reading A Credit Report *featuring the Scenario:* Ray Reviews His Credit Reports
	Apply It: Reviewing My Credit Reports
4. Disputing Errors on Your Credit Reports	**Apply It: Disputing Errors on My Credit Reports**
5. Build, Repair, and Maintain a Productive Credit History	**Try It: Developing a Productive Credit History** *featuring the Scenarios:* Selena Needs a Security Clearance Max Wants an Apartment Vonnie Needs a Car Loan
	Apply It: Building My Credit
	Apply It: Creating My Alternative Credit History
	Apply It: Repairing and Improving My Credit
	Apply It: Maintaining My Productive Credit History
	Apply It: Getting Help with My Credit

Module 7: Borrowing Basics

1. Ways to Borrow Money and What It Costs	**Try It: Exploring Borrowing Options** *featuring the Scenario:* Binh Explores Her Options for Buying New Furniture
2. Preparing to Apply for a Loan	**Try It: Getting Ready to Borrow** *featuring the Scenario:* Shandra Gets Ready to Borrow
	Apply It: Getting Myself Ready to Borrow
	Apply It: My Tip Sheet for Considering Cosigning Someone Else's Loan
3. Borrowing When Someone Helps You Manage Your Money	

Module 8: Managing Debt	
Section	**Activities**
1. What is Debt?	**Apply It: Understanding My Debt**
2. How Debt Works	**Try It: How Installment Loans Work** *featuring the Scenario:* Zoe Learns About Installment Loans
	Try It: How Revolving Credit Works *featuring the Scenario:* Zoe Learns About Revolving Credit
3. Reducing Debt	**Apply It: My Plan to Reduce My Debt**
	Try It: Making a Plan to Reduce Debt *featuring the Scenario:* Brian Plans to Reduce His Debt
	Apply It: What to Watch Out For When Getting Help with My Debt
4. Nonpayment of Debts and Debts in Collection	**Apply It: Dealing with My Debts in Collection**
5. Dealing with Student Loan Debt	**Apply It: My Student Loan Debt**
	Try It: Exploring Options for Repaying Student Loans *featuring the Scenario:* Hugo is Worried About His Student Loans
	Apply It: Behind on My Student Loans Checklist
6. Managing Medical Debt	**Apply It: Taking Action on My Medical Debt**
	Try It: What to Do About Medical Debt? *featuring the Scenario:* Luther Has Medical Bills
7. Understanding High Cost Debt	**Try It: Exploring Alternatives to High Cost Debt** *featuring the Scenario:* Jamila's Alternatives to High Cost Debt
	Apply It: My Alternatives to High Cost Debt

Module 9: Using Credit Cards	
1. How Credit Cards Work	**Try It: Learning About Credit Card Fees**
	Try It: Choosing a Credit Card *featuring the Scenario:* Siddharth Chooses a Credit Card
	Apply It: My Credit Card Comparison Chart
2. Managing Your Credit Card	**Try It: Finding Items in a Credit Card Statement**
	Apply It: Tips for Using My Credit Card

Module 10: Building Your Financial Future

Section	Activities
1. Assets and Asset-Building	**Try It: Is It an Asset?**
	Apply It: My Assets
	Apply It: Developing My Plan to Build More Assets
2. How Assets Create a Financial Foundation	**Try It: Calculating Liability and Equity** *featuring the Scenario:* Ezra's Car Purchase
	Try It: Calculating Net Worth *featuring the Scenario:* Justine Calculates Her Net Worth
	Apply It: Calculating My Net Worth
	Apply It: Increasing My Net Worth
3. Cars as Assets	**Try It: Should You Buy or Lease a Car?**
4. Training and Education as Assets	**Apply It: My Key Considerations in Paying for Training or Education**

Module 11: Protecting Your Identity and Other Assets

1. Risks to Your Assets	**Try It: Spotting Risks to Assets**
	Apply It: Risks to My Assets
2. Identity Theft and Fraud	**Try It: Spotting Warning Signs of Identity Theft** *featuring the Scenario:* Kareena Spots Warning Signs of Identity Theft
	Apply It: My Action Plan to Reduce Risks of Identity Theft
3. Insurance and Record-Keeping	**Apply It: Insurance—Do I Have It? Do I Need It?**

Module 12: Making Housing Decisions

1. What Are My Options?	**Try It: What is Safe and Secure to You?**
	Apply It: Making Housing Decisions—What Do I Need and Want?
	Try It: Identifying Important Factors in Housing Decisions
	Apply It: Important Factors I Want to Consider in Renting and Buying
	Apply It: Should I Rent or Buy?
	Apply It: My Housing Options
2. What Can I Afford?	**Try It: Estimating Affordability** *featuring the Scenario:* Pat and Sam Estimate What They Can Afford
	Apply It: Estimating What I Can Afford
3. What's Next if I Decide to Rent?	**Try It: Reading a Rental Agreement**
	Apply It: My Lease or Rental Agreement Checklist

Module 13: Buying a Home

Section	Activities
1. Getting Ready to Own Your Home	**Try It: Getting Ready to Buy** *featuring the Scenario:* Is Hadyn Ready to Buy?
	Apply It: Am I Ready to Buy?
	Apply It: What Can I Afford?
	Try It: Calculating a Debt-to-Income Ratio
	Apply It: My Debt-to-Income Ratio
2. Financing a Home Purchase	**Apply It: My Mortgage Options**
	Try It: Reading an Amortization Schedule and Calculating Equity *featuring the Scenario:* Lucia Uses an Amortization Schedule and Calculates Equity
	Apply It: My Worksheet to Compare Loan Estimates
3. Getting Help and Buying Your Home	**Apply It: My Home Buying Team**
	Apply It: My Resources for Getting Help Paying My Mortgage

Module 14: Disasters—Financial Preparation and Recovery

1. Preparing Financially for Disasters	**Apply It: What Types of Insurance Do I Need?**
2. Recovering Financially from Disasters	**Apply It: My Steps to Financial Recovery**
	Try It: Spotting Red Flags *featuring the Scenario:* Phyllis Spots Red Flags

Appendix D: Options for Introductory Activities

These activities can help you encourage active participation right from the start of your training. Each one will help participants reflect on money in a way that prepares them for the training, and also introduces participants to one another. Plus, they can be fun!

Consider starting training with one of these options or another activity of your choice. If your training will take place over multiple days and time allows, you can start each day with a different activity.

Option 1: And Now, I'd Like to Introduce . . .

Time Estimate: 15 minutes

Materials Needed:

- Notecards and pens or pencils for note taking

About this Option:

Each participant pairs up with another person he/she does not know. You explain that instead of people introducing themselves, they will introduce their partners.

Instructions:

1. Instruct partners to interview each other. Explain that the notes from the interview will provide the foundation for introducing each other to the full group.
2. Provide a list of suggested questions that people can ask, such as:
   - Name?
   - Where are you from? Where do you live?
   - What is your interest in this topic?
   - What is interesting about you that few people know?
   - If all your living expenses were paid for, how would you spend your time and money?
3. Give the group about six minutes for the partners to interview each other (tell participants to switch interviewer/interviewee roles after three minutes).
4. Ask participants to volunteer to introduce their partner to the full group by saying "And now, I'd like to introduce…" and using information from their notes.
5. After everyone is finished and time-permitting, ask participants to share any insights they may have gained from this activity.

Option 2: Introduction Speed Dating

Time Estimate: 15 minutes
Materials Needed:

- List of introduction questions on a flip chart or whiteboard, or prepare and project a slide with the questions

About this Option:

Participants talk to the person sitting directly across from them, asking questions to get to know them. After two minutes, everyone moves and visits with someone else. This activity generates a lot of energy, but it may not work well for people with mobility or hearing-related disabilities, or in a small room.

Room Set-up:

Arrange the room with two rows of chairs facing each other or one circle inside another with the chairs facing each other. Alternatively, keep the room set-up as it is for the training and have participants pair up with whoever is closest to them. When it is time to rotate, they can pair with someone else close by.

Instructions:

1. Explain that participants will introduce themselves using a speed-dating format.
2. Invite participants to sit in the rows or circles you have arranged. If there are an odd number of participants, you can also participate in the activity.
3. Explain that they will have two minutes to introduce themselves to each other using the questions you provide. Select three to five questions from the list below and put them on a flip chart, whiteboard or slide. Read them to participants.
4. Explain that after two minutes, they will rotate to the next partner by moving one seat to their right. This means that partners will move in the opposite direction of one another. If working with rows, people at the ends of rows will move to the other end of the same row. Or they can pair up with someone else close by.
5. Conduct four to six rotations depending on the number of participants, the energy in the room and the available time.
6. Time-permitting, ask participants to share any insights they may have gained from this activity.

Example Questions:

- What is your name?
- Where do you live?
- What is your first memory related to money?
- Do you have a goal? If you feel comfortable sharing it, what is it?
- What is the best financial decision you have ever made?
- If you feel comfortable sharing, what is the worst financial decision you have ever made?
- If you had all of your living expenses taken care of, how would you spend your time and money?
- If you had a sudden windfall of money (you can specify an amount or have participants assume an amount), what would you do with it?

Option 3: My First Asset

Time Estimate: 15 minutes
Materials Needed:

- Paper and markers for participants
- Tape that can be easily removed from the wall (such as painter's tape)

About this Option:

Participants will think about their first asset and what most helped and most hindered them in getting it. Participants will develop a "poster" representing their first asset. This activity may not work well for participants with no assets or those who may not feel comfortable sharing an asset with those who may have assets of a different value.

Instructions:

1. Give participants a definition of an asset: something of value you own.
2. Invite them to think about the first asset they acquired primarily on their own.
   - How old they were when they got the asset
   - What helped them the most in getting or keeping that asset
   - What hindered them the most in getting or keeping that asset
3. Ask them to create a drawing using the markers and a flip chart or whiteboard. It should include pictures of the asset, themselves at the age they acquired it, the thing that most helped them, and the thing that most hindered them.
4. Give participants about five minutes to complete their drawings.
5. Ask participants to volunteer to introduce themselves to the larger group by sharing and explaining their drawing. Allow as many participants as possible to share, depending on available time.

Note to Instructor: Consider writing a list of the helpers and hinderers on a flip chart or whiteboard as each participant presents. Use this to help participants identify what they may have in common with others.

6. After the sharing, ask the group to identify the three most common helpers and hinderers to getting and keeping first assets. Consider connecting their responses with getting and keeping assets and financial capability more generally.
7. Post drawings on the wall.

Option 4: Marooned

Time Estimate: 15 minutes
Materials Needed:

- If you choose to have participants draw their responses:
  - Paper and markers
  - Tape that can be easily removed from the wall (such as painter's tape)

About this Option:

Participants think about three things and three people—known to them or not, living or not—they would want to have with them if they were marooned on a desert island (assuming there was plenty of food and water).

Instructions:

1. Ask participants to reflect individually on this scenario:
   - You've been stranded on a desert island with plenty of food and water. What three things would you want with you on the island? What three people would you want with you? The people can be ones you know or not, living or not. You cannot have a cell phone or anything that allows you to communicate with the rest of the world.
2. If there's time, consider asking participants to draw what they would bring with them—individually or with participants at their table.
3. After two to three minutes or longer if participants are drawing pictures, start by providing an example, such as:

   My name is [your name], and I would have with me: My phone filled with music and audio downloads to keep me entertained (well, ok, at least until the power ran out!), my dog, and a sleeping bag so I could sleep well every night and stay warm and comfortable. The people I would have with me are my grandmother because she was the strongest and wisest person I have ever known, my favorite comedian to keep my spirits up, and my favorite singer so we would continue to have great music after my phone ran out of power.

4. Time permitting, invite as many participants as possible to share their choices with the full group. Ask them to give their name, three items, three people, and reasons for their choices. Ask clarifying questions as necessary.
5. Time permitting, consider asking participants to share any insights they gained from this activity and post drawings on the wall.

Option 5: Issues or Expectations Census

Time Estimate: 15 – 20 minutes
Materials Needed:

- Paper and markers for each group of participants

About this Option:

In small groups, participants share with each other the issues they want addressed during training or the expectations they have for the training. Then they narrow down to three issues or expectations through consensus within their group. Groups share their top three with the full group.

Instructions:

1. Ask participants to write down the issues they want addressed in the training and/or their expectations for the training.
2. After a few minutes, invite participants to share what they wrote with their table group. Alternatively, participants can think about these things and share their thoughts, without having to write anything.
3. Instruct tables to choose three issues or expectations from those mentioned by group members to share with the full group. This could be the ones most frequently mentioned in the group, the most unique ones, the ones the group thinks are the most important, or however the group wishes to decide.
4. After 7-10 minutes, have each group present its list. As each group presents, have them introduce the members of their group.
5. Ask clarifying questions.
6. After all the groups have presented, identify the areas common to all of the groups. Consider writing them on a flip chart or whiteboard.
7. Compare the list with the agenda for the training, point out where in the agenda the specific issues or expectations will be addressed, and identify ways to address those that will not be covered in the training.
8. Consider keeping the issues and expectations displayed throughout the training and check in periodically to see whether they are being addressed. Check off those that are addressed.

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- Investigating all types of consumer complaints about FDIC-supervised institutions
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