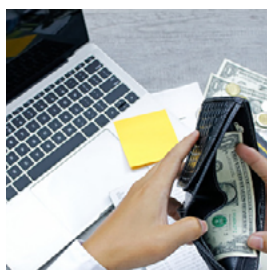




# Guide to Presenting Money Smart for Young Adults



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 **[fdic.gov/moneysmart](https://www.fdic.gov/moneysmart)**.

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# Introduction

Welcome to Money Smart for Young 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.

The FDIC's Money Smart family of instructor-led curricula includes: Money Smart for Young Adults, Money Smart for Young People, Money Smart for Adults, Money Smart for Older Adults, and Money Smart for Small Business.

All products are free, nonbiased, not copyrighted, and available at [fdic.gov/moneysmart](https://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 also 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 significantly change the materials.

We designed this Guide to Presenting Money Smart for Young Adults specifically for you—the instructors of Money Smart for Young Adults—although it may be useful to instructors of other Money Smart products as well.

## Introduction

This Guide contains:

- Suggestions for preparing to deliver training
- 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
- Sample text for promoting your training

We want to hear from you!

- Email your suggestions for improving Money Smart to [communityaffairs@fdic.gov](mailto:communityaffairs@fdic.gov).
- Please consider joining the Money Smart Alliance. It is free and easy to join.
  - The FDIC recognizes organizations that contribute to the delivery of Money Smart.
  - Benefits of membership include the opportunity to be listed in the searchable directory of Alliance members on the FDIC website, the opportunity to participate in quarterly knowledge-sharing webinars, and priority consideration for your success story to be featured in the FDIC's Money Smart News.
  - To learn more, visit [fdic.gov/resources/consumers/money-smart/money-smart-alliance/index.html](https://fdic.gov/resources/consumers/money-smart/money-smart-alliance/index.html).



## Objectives

Money Smart for Young Adults provides tools to empower young adults ages 16 to 24 to manage their money with confidence.

You can use Money Smart for Young Adults modules to deliver nonbiased, relevant, and accurate financial education whether you are new to training or an experienced instructor. Each module provides guidance on what to say and do.



## Target Audience

Money Smart for Young Adults is designed for use by financial institutions and other organizations to provide high-quality financial education to low- and moderate-income young adults ages 16 to 24 in a group setting.



# Structure of Money Smart for Young Adults



## Modules

Money Smart for Young Adults consists of 12 modules, each on a particular financial topic. Each module is divided into sections. You can present the modules in the order listed below or choose modules (or sections within modules) to deliver in any order needed.

Module Number	Module Name	Module Focus
1	<b>Bank On It</b>	How your needs determine which financial products, services, and providers you select
2	<b>Setting Goals and Making Financial Decisions</b>	Defining and setting financial goals
3	<b>Making the Most of Your Income</b>	Types of income, different ways to receive income, how to read a pay statement, and how to track income
4	<b>Your Spending and Saving Plan</b>	How to create a spending and saving plan, and ways to increase income and decrease expenses
5	<b>Saving for Your Goals and Your Future</b>	What it means to save, reasons saving money is important, and ways to find money to save
6	<b>Building Your Credit History</b>	Credit reports and how they can affect many areas of your life
7	<b>Borrowing Basics</b>	Different types of loans and the costs of borrowing
8	<b>Charge It Right</b>	How credit cards work and important credit card terms
9	<b>Protecting Your Money and Your Identity</b>	How to identify risks to your assets and ways you can reduce those risks
10	<b>Buying a Car</b>	One-time and ongoing costs of car ownership and how to compare options when buying a car
11	<b>Paying for Education and Training</b>	Benefits and costs of post-high school education and training and different types of education and training
12	<b>Living on Your Own</b>	How to figure out what you need and want in a place to live and options for housing

## REAL-LIFE MONEY SITUATIONS FOR YOUNG ADULTS

A supplemental resource, Real-Life Money Situations for Young Adults, can reinforce the financial knowledge and skills young adults gain from the curriculum. It contains five scenarios that can be used with the Money Smart for Young Adults modules. Real-Life Money Situations for Young Adults is available at [fdic.gov/moneysmart](https://fdic.gov/moneysmart).



## Sections

The sections within each module cover specific subtopics. For example, Module 6: Building Your Credit History 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



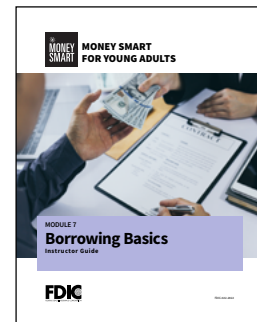
## What's Included in Each Module?

Each module includes an instructor guide, a participant guide, and PowerPoint slides.

## Instructor Guides

The instructor guide for each Money Smart for Young Adults module contains:

- **Background Information for Instructors**
  - *The Module Purpose* lists the knowledge and skills participants will gain by completing the module.
  - *The Module at a Glance* table lists the module's sections, the key takeaway for each section, the purpose and learning objectives for each section, and estimated time to present each section as well as the overall module.
- **Module Opening**
  - *The Welcome Participants as They Arrive* section helps orient participants at the start of the training.
  - *The Pre-Training Survey* is a short survey that you administer before training to assess pre-training knowledge on the module topic.
  - *The Parking Lot and Participant Guide* section explains how these tools will be used during the training.



**Example of an Instructor Guide**









■ **Training Content in Sections**

- Detailed talking points and facilitation instructions equip you to deliver engaging and participatory training, including:
  - “Try It” activities that provide opportunities for participants to practice what they have learned in a variety of contexts, including realistic scenarios.
  - “Apply It” activities that help participants apply what they have learned to their own lives, either during or after training.
- Icons show you at a glance what is coming up next.
- References to participant guide page numbers and thumbnail copies of the slides help you stay oriented to what participants are seeing during the training.

## UNDERSTANDING THE ICONS

The instructor guides use icons to help you use the talking points and other information as you train.

	DO	Perform certain actions as the instructor
	SAY	Share information verbally with participants
	ASK	Pose questions to participants
	Lead Discussion	Facilitate discussions
	Lead Activity	Facilitate activities
	Present Information	Present information



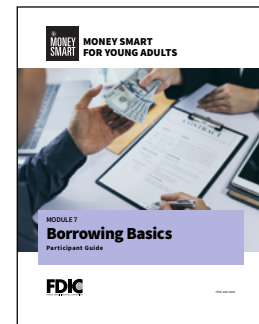
### ■ Module Closing

- *Remember the Key Takeaways* reviews the main points of the module.
- *Take Action* encourages participants to think about and write down what they plan to do based on what they have learned during training.
- *The Post-Training Survey* is administered at the end of the training to help you assess knowledge gains and collect feedback on the training.
- The answer key for both surveys provides answers to the survey questions.

## Participant Guides

The participant guide for each Money Smart for Young Adults module contains:

- **Welcome**, including the Module Purpose
- **Training content**, divided into 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 have learned during training
  - *Where to Get More Information or Help*, listing online resources
- **Pre-and Post-Training Surveys** can be found at the end of each participant guide; they can be torn out if you want participants to give you their completed surveys



**Example of a Participant Guide**

## PowerPoint Slides

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



**Example of PowerPoint slides**



## Customizing Money Smart for Young Adults 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 only briefly or even omit them.

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 the 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. Deleting slides will renumber them and they will not match the instructor guide.
- 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 the complete participant guide and tell them at the beginning of the training that you will only cover some pages.

Customizing the training based on the needs of your target audience will result in a highly relevant educational experience. But, 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 customize training.

### Module Opening and Closing

You may want to modify how you introduce the training and adjust the 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 guide prompts you to thank participants for coming to “... this Money Smart for Young Adults training called [module name] ...,” either create 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 for Young Adults 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 primary adjustment relates to the review of the key takeaways. Review only the key takeaways from the sections and modules you cover, or you can skip the review and move to Take Action.

## Use of Pre- and Post-Training Surveys

You can either skip the surveys or create new ones. 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.

<b>About the Training</b> 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 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 while remaining flexible to adjusting the content to the group's 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:

- Copy of the instructor guide
- Copies of the participant guide
- PowerPoint file and either
  - Equipment for projecting the slides, or
  - Printed or electronic copies of the slides for participants.

## Preparing for Training

- Flip charts, whiteboards, or both
- Markers, preferably with dark colors and broad tips
- Large self-adhesive notes (notes that are 5 by 8 inches 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 activities
- Items or services requested as reasonable accommodations by participants with disabilities



## Things to Do Before Presenting a Module

These tips can help you prepare to present a module. Check off each step once it is complete.

### One to Three Months Before Training

- ☐ Identify who you are training. Try to understand their needs and interests.
- ☐ Select training content based on the group's needs and interests. Prioritize content that you believe can help participants reach their goals, address their financial challenges, and be immediately useful.
- ☐ Consider inviting guest speakers to talk about one or more topics you will include in the training.
- ☐ Find a training location.
- ☐ Review the training materials to become familiar with each module you will use (instructor guide, participant guide, and PowerPoint slides) well before the training. Add notes. Highlight segments you want to emphasize.
- ☐ 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.
- ☐ Develop a promotion and registration strategy, including an announcement and a registration form. See *Appendix A: Example Text for Promoting Your Training* in this guide for language you can adapt for your promotional materials. Send confirmations to people who register.
- ☐ Ensure that your registration form asks about reasonable accommodations. See *Reasonable Accommodations* on page 17 of this guide for language 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.
- ☐ Communicate room setup needs to the person or organization providing the training space, if applicable.
- ☐ Continue to promote the training and send confirmations to people who register.
- ☐ Address requests for reasonable accommodations.
- ☐ Continue to practice, as needed.

## One Week to the Day Before the Training

- ☐ Reconfirm your training location.
- ☐ Adjust the materials based on the content you plan to cover. Do this before making any copies.
- ☐ Check that you have all needed materials.
- ☐ 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 learn or be able to do because of the training
  - Training location, including the physical address, room number, and floor level
  - Instructions for parking and public transportation
  - Information about access to the building, floor, and room
  - Information about whether refreshments will 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 semicircle if possible.
  - Arrange the room so participants using mobility devices, such as wheelchairs or scooters, can move freely in the training space.
- ☐ Set up a registration table with a sign-in sheet, pens, name tags or name tents, and materials for the training. Have someone available to help participants who may need assistance at registration.
- ☐ 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

This section will help you provide engaging financial education using Money Smart for Young Adults.



## Presentation Strategies

As you present Money Smart for Young Adults:

- Make any necessary announcements and go over any “housekeeping” items, such as the location of the restroom.
- Consider starting your first training session with a quick icebreaker question, especially if participants are meeting you and each other for the first time. Questions can be general: "What is your favorite type of candy bar and why?" You can also ask questions that relate to money: "What is a favorite purchase you have made or gift you have received?"
- Create a welcoming and nonjudgmental 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 nonjudgmental attitude. Do not offer your opinions about money management decisions participants may have made.
- 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.
- Encourage discussion. Remember, young adults likely already have experience with money. 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 time is limited. That makes it clear you appreciate their input and are not purposefully preventing them from speaking. If there is time at the end, you can invite them to share.
- Play music during portions of the training when participants are working on individual or small group activities. That can make the training experience more lively, especially if you give participants the chance to request the next song.
- Make your training culturally appropriate. This means communicating respectfully and presenting the material in a way that is relevant to the participants.



## Training Methods

Money Smart for Young Adults uses a variety of training methods, as discussed below. Note that not all methods are used in every module. Each instructor guide includes detailed instructions on leading the 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 that you initiate as the instructor.

They can be large group discussions where all participants join in a common discussion or small group discussions when participants break up into smaller groups or teams. Money Smart for Young Adults provides questions for you to ask participants to spark dialogue. Your job is to ask those questions and then:

- Listen carefully to the participants. Repeat participant comments, if 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. 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. 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. Some exercises involve asking participants to use their participant guides.
- **Scenarios** help participants apply new knowledge and skills to specific circumstances or facts not directly related to their personal situations. Scenarios allow participants to learn concepts using neutral circumstances before they apply the concepts to their own situations. Each Money Smart for Young Adults 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, papers can be rotated from table to table, allowing the participants to 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 group participants 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 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. Make a list of speakers and call on 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 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 say, “That is an interesting point, but not something that 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 move on to [next topic]. I’ll take one or two comments on [off- topic issue]. Then I will re-introduce [next topic].”



## 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 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, such as one from the FDIC’s How Money Smart Are You? ([playmoneysmart.fdic.gov](http://playmoneysmart.fdic.gov)).
- 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 (ADA) of 1990

The ADA is designed to protect the civil rights of people with disabilities. It prohibits discrimination based on disability 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.

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

- Choosing a venue with stairs leading to the only entrance to a building prohibits entry for a person who uses a wheelchair
- Training using materials projected on a screen without providing accessible versions means a person who is blind cannot 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 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.

Please respect each person's choice, and try not 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 fully participate 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. Find 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 [the name of the person to contact] at [the person’s email address and phone number] by [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 ADA Center. Go to [adata.org/find-your-region](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 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. This 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. Depending on the length of the training, you may need more than one interpreter to provide 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 Money Smart for Young Adults 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 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.

When determining the location of your training, make sure there are clearly marked accessible parking spaces located close to the accessible entrance.

Elevators should have Braille signage on the outside call buttons and on the buttons inside the elevator cab, and chimes or a recorded voice indicating the different floors.

In the training room, check to be sure there is at least 3 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. 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 training:

- Speak clearly and slowly 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 the 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 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 the text on training slides aloud and describe all pictures, charts, and other images on the slides for participants who are blind or visually impaired.
- Provide sign language interpretation and space for the interpreter 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 aloud 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.



## Supporting Participants with Disabilities

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.
- 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.
- 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. 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. Not everyone who is deaf or hard of hearing can 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 is 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: Sample Text for Promoting Your 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 Young Adults training on [date and time] at [location].

Money Smart for Young 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 Young Adults provides nonbiased financial education that is practical and relevant to real-life financial situations.

### Who Should Participate?

Young 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]

Visit the FDIC's website at **[fdic.gov/resources/consumers](https://www.fdic.gov/resources/consumers)** for more information and resources on banking-related issues. For example, FDIC Consumer News provides practical hints and guidance on how to become a smarter, safer user of financial services. Also, the FDIC Information and Support Center is responsible for:

- Investigating all types of consumer complaints about FDIC-supervised institutions
- Responding to consumer inquiries about consumer laws and regulations and banking practices

**You can also call the FDIC for information and assistance at  
877-ASK-FDIC (877-275-3342).**



**[www.fdic.gov/education](https://www.fdic.gov/education)  
FDIC-004-2022**