

Guide to Presenting Money Smart

FDIC



FDIC Financial Education Curriculum



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Introduction to the *Money Smart* Program



The Federal Deposit Insurance Corporation (FDIC) recognizes the importance of financial education for everyone. The *Money Smart* program was created to help adults, particularly the unbanked and under-banked population, learn the basics of handling their money and finances, including how to create positive relationships with financial institutions. The curriculum consists of materials, activities, and content geared toward this population and any adult who wants to learn about managing their personal finances.

Financial education fosters financial stability for individuals and for entire communities. Poor financial decisions could result in years of financial pain. The more people know about credit and banking services, the more likely they are to make informed decisions on money matters, save money, and improve their financial health and well being. The *Money Smart* curriculum helps individuals build financial knowledge, develop financial confidence, become more money-savvy, and use banking services effectively.

Objectives

After completion of the 11 *Money Smart* modules, participants will have the knowledge and resources they need to:

- Use the services and products of financial institutions (e.g., banks, thrifts, and credit unions) confidently
- Create and implement a spending plan
- Distinguish between “wants” and “needs”
- Use credit and borrow money responsibly
- Protect their financial rights and safeguard their money
- Determine their readiness to buy a home
- Recover their financial lives and rebuild their credit

Target Audience

Targeted participants for the *Money Smart Financial Education Curriculum* modules include adults who are unbanked and under-banked, adult populations in their 20s and beyond who are establishing financial lives and credit histories, and adults who would like to improve their financial lives and credit histories.

Money Smart Modules

The *Money Smart* program consists of 11 modules that focus on different aspects of banking and money matters.

Module Number	Module Title	Module Description
1	Bank On It	Introduces participants to the services banks offer and how to open an account.
2	Borrowing Basics	Helps participants decide when and how to use credit, how to use credit appropriately, and what forms of credit best suit their needs.
3	Check It Out	Gives participants the skills needed to correctly use a checking account.
4	Money Matters	Shows participants how to prepare and follow a personal spending plan.
5	Pay Yourself First	Helps participants understand the importance of saving money. Describes savings and investment options.
6	Keep It Safe	Informs participants of their rights as banking customers. Describes predatory lending and other harmful practices (e.g., identity theft). Provides advice on how to financially prepare for emergencies.
7	To Your Credit	Emphasizes the importance of building and maintaining a good credit history. Explains how to address credit deficiencies. Shows participants how to read a credit report.
8	Charge It Right	Teaches participants how to shop for and use a credit card responsibly.
9	Loan to Own	Describes the characteristics of consumer installment loans, and how participants can determine which loans are best for their needs.
10	Your Own Home	Helps participants determine if they are ready to become homeowners.
11	Financial Recovery	Helps participants rebuild their financial lives and repair their credit.

Money Smart Training Materials

All *Money Smart* training materials are free and available on CD-ROM. Obtain your copy by visiting:

<https://vcart.velocitypayment.com/fdic/index.php?cPath=121>

Every module is formatted and structured the same. The components of each module consist of an Instructor Guide, a Participant Guide, and PowerPoint slides.

Instructor Guide

The Instructor Guide is your roadmap for presenting each module. The detailed lesson plan includes:

- The purpose and objectives of the module
- A layering table to help you modify the module to the audience's needs
- Answers to the pre- and post-tests, engaging questions, and practice exercises
- A copy of participant handouts, including activity and evaluation forms
- A script with instructor notes and a thumbnail copy of the corresponding slide

Each lesson plan is laid out in a two-column format. The left-hand column contains notes (e.g., how and when to use content, tools, and resources during the training) and thumbnail images of the PowerPoint slides for instructor reference. The right-hand column contains a script of the module content, including italicized glossary terms and bolded answers to engaging questions and practice exercises.

Instructors are encouraged to modify each module according to their audience's needs and interests, which can be obtained through information gathered from participant introductions, the *What Do You Know?* evaluation form, and the pre-test. Use the layering table to customize the training and select the topics that best meet the audience's needs and interests. If time permits you can also supplement the Instructor Guide by sharing and discussing additional examples or ones based on participants' situations. The following is an excerpt from the *Bank On It* Instructor Guide.

Instructor Notes

Presentation

Introduction to Banks

10 minutes

Your View of Banks



What comes to mind when you hear the word *bank*? When I say bank, this also includes credit unions and thrifts.

[Write participants' responses on chart paper.] These words reflect how you view banks.

Banks, credit unions, and thrifts are businesses that offer you a safe place to keep your money, and then use your deposits to make loans. Banks, credit

Instructor Notes**Presentation**

Slide 6

Facilitate a brief group discussion to help you understand participants' banking experiences.

unions, and thrifts are also called *financial institutions*, since they offer many financial services.

What has been your experience with a bank?

Participant Guide

Each participant should receive a Participant Guide to use during training. The guide is a useful reference for participants during and after the class session because it contains:

- Important concepts and facts presented in the module
- Tools and activities to help you learn the material
- Tips and checklists
- A glossary of important terms
- A list of resources

PowerPoint Slides

Each module includes a PowerPoint slide to help you present the module content. Some PowerPoint slides may contain animated text or images. The Instructor Guide contains directions and indicates when you must click the space bar, right arrow, or mouse to initiate the animation.

Instructor Preparation

Materials and Equipment Needed to Present a Module

You may need the following equipment and materials to present the *Money Smart* modules:

- Liquid Crystal Display (LCD) projector, computer, and module PowerPoint file (included on the CD-ROM) or a printed copy of the slides (e.g., in Handouts or Notes Pages form) for each participant
- Chart paper and easel
- Markers in different colors
- Tape or push pins
- A Participant Guide for each participant
- Other materials or equipment needed to present the module (refer to the Module Overview section in the Instructor Guide)

Things to Do Before Presenting a Module

Here are some tips to consider before presenting a *Money Smart* module:

- Review all of the training materials thoroughly.
- Make sufficient copies of the Participant Guide and slide handout (if printing rather than projecting them).
- Make sure all computer and projection equipment is functioning and prepare a backup copy of the PowerPoint slides for use during the training.
- Prepare chart paper examples in advance when appropriate.
- Identify potential trouble spots in the exercises and provide hints for assisting participants.
- Select and prepare anecdotes from real-world experiences that you can use to illustrate special scenarios, generate discussion, and maintain participant interest.
- Give yourself ample time to set up the classroom and distribute participant materials before the training is scheduled to take place.

Presentation Strategies

Each module is designed to be presented as a separate course, generally taking 60 to 120 minutes or longer to present. Longer modules can be divided into two class periods, or you can customize the content to meet your class time.

Instructional strategies used to present module content include lecture, demonstrations, large and small group discussions, and activities that reinforce learning and actively involve participants in the learning process. As you present the material:

- Introduce each topic.
- Emphasize key information and available resources, including online support, written materials, and resources that participants can use to help them in their day-to-day financial activities.
- Facilitate discussions.
- Lead participants through brief activities.
- Provide feedback and answer questions.
- Summarize what participants learned.

Classroom Set Up

Consider the best layout for the room and how you plan to present the module and activities. For instance, you may want all chairs and tables in a long row facing you and the screen, or you may want tables and chairs spread out so participants can sit and work together in small groups. Participants can work on activities together as a class, individually, or in small groups with one or two people seated next to them.

Training Tips

The following training tips are designed to help you present the *Money Smart* modules.

The Role of the Instructor

As an instructor you are responsible for:

- Identifying the learning and communication needs of participants
- Focusing and directing participants
- Aiming discussions toward course objectives
- Making sure participants have the opportunity to contribute to the discussion and feel comfortable doing so

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

Delivering Effective Presentations

A first step to delivering an effective presentation is to know your audience. You must understand the goals of the course and why the participants need this information.

The following are some tips for delivering effective presentations:

- Study the material to familiarize yourself with the technical content. Feel free to look up anything you cannot easily explain. Practice your presentation out loud in front of a mirror before presenting to participants.
- Use language familiar to the participants and avoid jargon or unfamiliar terms when possible.
- Speak clearly; be aware of the tone and pace of your speech.
- Avoid tangents and getting off track during a presentation.
- Minimize the use of filler words (e.g., “uh” and “um”).
- Make eye contact with participants.
- Encourage participant participation.
- Use natural and positive body language and facial expressions.
- Avoid fidgeting, pacing, and other nervous habits.
- Be yourself.

Meeting the Needs of Your Target Audience

If you have teaching experience you know that one size does not fit all. A best practice of financial education is to tailor the training to the needs of the audience by taking into account their previous training, experience, skills, goals, and needs. You can tailor the module as you prepare to instruct it. However, in many instances, you may have to further tailor the training as you engage with participants and learn more about their level of understanding and needs.

Assessments

Each module includes a *What Do You Know?* evaluation form and a pre-test for the participants to complete at the beginning of the module to help you make an informed decision about focal topics. If you determine that the class is already adept at budgeting, for example, you can spend more time on sections providing advice on decreasing spending,

and what to do in response to financial problems rather than how to establish a spending plan. It is strongly recommended that all information in the module be covered to some degree, as time permits, to accommodate groups with varied needs and interests. Even participants knowledgeable in a particular subject matter have indicated that they learned something new when the information was covered in a *Money Smart* module.

You may choose to administer the post-test and have participants complete the *What Do You Know?* and module evaluation forms at the end of each module to assess what the audience has learned and determine if you have presented the material effectively. This information may also help you tailor the content for future trainings.

Layering Table

Each module includes a matrix of the material to help you tailor the modules. This matrix, or *Layering Table*, is located at the beginning of each Instructor Guide and delineates the module's topics. The matrix will assist you in presenting material responsive to the needs of your target audience within the suggested timeframes.

Conducting Activities

Instructions for all module activities are included in the Instructor Guides. Speak clearly and slowly when presenting the objectives of an activity and giving instructions. Make sure to define important terms and concepts and, when possible, demonstrate activities or provide examples for the participants. Also, periodically ask if there are any questions.

Interaction among participants contributes to a successful learning experience, so provide opportunities for participants to exchange information and encounter different perspectives. Ask questions about how the participants reached their conclusions. Avoid becoming redundant or repetitive by asking the next group to report findings that are different from the previous group's findings, or by asking groups to respond to different questions. Call on different individuals or groups to provide responses. Encourage participants with different experience levels and perspectives to contribute their observations. Acknowledge correct responses and provide alternative approaches if incomplete or inaccurate responses are given.

Facilitating Discussions

Informative discussions and the exchange of information among instructors and participants are key to the success of this course. Your role as an instructor is to elicit comments from the participants while maintaining the focus of the discussion.

The following tips may be useful when you are leading group discussions:

- Paraphrase what someone has said so the participant will know he or she has been understood, and to ensure the rest of the class hears the comment.
- Compliment participants on interesting or insightful comments.
- Use open-ended questions that require more than one-word answers (e.g., "Why did you decide to get a credit card?").
- Mediate differences of opinions, and pull ideas together showing their relationship to one another.
- Summarize (and record on chart paper if appropriate) the major views of the group.

Using Chart Paper

Chart paper lets you capture meaningful information generated by discussion and display it for all participants to see.

When using chart paper:

- Prepare chart paper in advance.
- Write with large, clear, bold letters. Avoid light colors (e.g., yellow).
- Write only key ideas.
- Check your spelling.
- Use post-its, tape, or dog ear pages so you can easily refer to them again.
- Write, turn to the audience, and then talk; do not talk while writing.
- Do not obstruct participants' view of the chart; be sure to ask if everyone can see the chart paper.
- Leave the bottom quarter blank so the entire chart can be seen by those in the back of the room.
- Tear off and post chart paper you want the group to be able to refer to throughout the course.
- Practice!

Using PowerPoint Slides and Other Visual Aids

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

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

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

Consider the Three Learning Styles While Teaching

Experts find that each person likes to approach new information using one of three styles. Some people may actually have more than one style and/or use a combination of styles. Knowing your own style as an instructor can help you realize that other people may approach the same situation in a different way. As a result, be flexible in the way you teach a concept and vary your methods accordingly.

Visual

Visual learners are those who learn best by seeing how things are done. They typically:

- Like to see the instructor's body language and facial expression to fully understand the content presented.
- Prefer to sit toward the front of the room to avoid visual obstructions (e.g., people's heads)
- Think visually (e.g., pictures) and learn best from diagrams, illustrations, PowerPoint slides, videos, flipcharts, and handouts.

- Prefer to take detailed notes to absorb the information.

Auditory

Auditory learners are those who learn best by listening or hearing instructions. They typically:

- Are affective learners; that is, they tend to be more intuitive than rational
- Have to feel the learning experience
- Like to get involved with others and share ideas and information
- Like thinking out loud about what they are learning
- Learn best from exercises that allow them to share the experiences with each other; and from lectures and audio tapes

Tactile/Kinesthetic

Tactile/kinesthetic learners are those who learn best by doing. They typically:

- Like to experiment, handle materials, manipulate or assemble parts, and complete writing or drawing activities
- Dislike conventional educational approaches
- Become bored with lectures, presentations, or anything that does not allow them to be physically active
- Learn best from hands-on training and physically active exercises
- Prefer role plays, physical games, and activities

Things to Avoid During a Presentation

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

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

Questions for Self-Reflection

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

- You have made promises you cannot deliver.
- You are asked a question and you do not know the answer.
- A participant is sleeping or a participant is rude and uncooperative.
- No one responds to your questions.
- One person monopolizes the discussion.

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

For people with disabilities, discrimination often also takes the form of inaccessible facilities that make it impossible for them to gain access to or participate in “standard” activities. For example, stairs leading to the only entrance into a building prohibit entry by a person who uses a wheelchair.

A version of the *Money Smart* curriculum (adult version) for visually impaired individuals is available through your FDIC Community Affairs Officer.

How to Make Classes Accessible to Participants with Disabilities

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

Nondiscrimination

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

Physical Access

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

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

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

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

Effective Communication

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

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

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

- Obtaining a version of *Money Smart* for individuals who are visually impaired from your FDIC Community Affairs Officer
- Assisting someone with cognitive or learning disabilities by reading aloud the pre- and post-tests
- Helping someone with a disability write their answers to the assessments and activities
- Making sure not to turn your back on someone who is lip reading
- Wearing a lapel microphone, or using a handheld microphone to amplify what is being said for persons who use hearing aids or auxiliary listening devices
- Making sure that any videos used in class are captioned for persons who are deaf and ensuring that written material presented on screen is read aloud, either by the narrator on the video or by the course instructor

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

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

Other people may have difficulty hearing what you are saying. Allow individuals who read lips to sit in the front where they can have an unobstructed view of your face. Make sure that you continue to face these individuals throughout the

presentation. Keep your Instructor Guide open to the individual slides; or better still, print out a copy of the PowerPoint slides so that you can read the text on the slides without turning your head away from the person who has the hearing impairment. When there is class discussion or when someone asks a question, repeat what has been said so that the person lip reading can be part of the discussion.

Some individuals with significant speech disabilities use an augmentative communication device that produces synthesized speech. They must use a keyboard to key in what they want to say (e.g., when they want to ask a question or contribute to the class discussion). This may take a few moments; therefore, you should 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 as soon as they have finished keying in their comment or question. (Note: Most keyboards make a small beep as each word or phrase is keyed in.) However, during an interaction between the person with the disability and another individual, etiquette demands that you wait respectfully until the comments are keyed in and played, just as you would wait for someone who stutters or stammers, or for whom English is a second language to choose and utter the appropriate words.

Guidelines for Talking About Disabilities

Here are some guidelines that will help you communicate with your participants who have disabilities in ways that will not offend them:

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

Ten Commandments of Etiquette for Interacting with People with Disabilities

1. Speak directly to the person with the disability rather than their companion or sign language interpreter.
2. Offer to shake hands with people who have a disability. It is appropriate. People with limited hand use or who wear an artificial limb can usually shake hands. Shaking hands with the left hand is an acceptable greeting.
3. Identify yourself and others who may be with you when meeting a person who is visually impaired. Also, identify the person to whom you are speaking when conversing in a group.
4. Do not be afraid to ask questions when you are unsure of what to do. If you offer assistance, wait until the offer is accepted. Then listen to or ask for instructions.
5. Treat people humanely. Address people who have disabilities by their first names only when extending the same familiarity to all others. Never patronize people who use wheelchairs by patting them on the head or shoulder.
6. Never lean or hang on to a person's wheelchair. This is similar to leaning or hanging on to a person. The chair is part of the personal body space of the person who uses it.
7. Listen attentively when you are talking to a person who has difficulty speaking. Be patient and wait for the person to finish, rather than correcting or speaking for the person. If necessary, ask short questions that require short answers, a nod, or a shake of the head. Never pretend to understand if you are having difficulty doing so. Instead, repeat what you have understood and allow the person to respond. The response will clue you in and guide your understanding.
8. Place yourself at eye level in front of the person to facilitate the conversation when speaking with a person who uses a wheelchair or a person who uses crutches.
9. Tap a person with a hearing impairment on the shoulder or wave your hand to get their attention. Look directly at the person and speak clearly, slowly, and expressively to determine if the person can read your lips. Not all people who are deaf can read lips. For those who read lips, be sensitive to their needs by placing yourself so that you face the light source, and keep hands, cigarettes, and food away from your mouth when speaking.
10. Relax. Do not be embarrassed if you happen to use accepted, common expressions (e.g., "See you later," or "Did you hear about that?") that may relate to a person's disability.