

**Guide to Presenting the  
*Money Smart for Young Adults*  
Curriculum**



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## Introduction



The Federal Deposit Insurance Corporation (FDIC) recognizes the importance of financial education for everyone, including young adults who are about to begin, or who have just begun, their independent financial lives. The *Money Smart for Young Adults* curriculum was created to help young adults 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 towards the high school audience.

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

### Program Objectives

Upon completion of the eight *Money Smart for Young Adults* modules, students 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.
- Recognize available options for purchasing a car and paying for college.
- Determine their readiness to invest and prepare for their future property purchases.

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## Target Audience

Targeted students for the *Money Smart for Young Adults* modules include those in grades 7–12 (i.e., middle school, junior high, and high school students) and those in the first two years of college. The FDIC’s *Money Smart Adult Financial Education Curriculum* is more suitable for other college students.

## Overview of Money Smart Modules

The *Money Smart for Young Adults* curriculum consists of eight modules that focus on different aspects of banking and money matters.

<b>Module Number</b>	<b>Module Title</b>	<b>Module Description</b>
1	Bank On It	Introduces students to the services banks offer and how to open an account.
2	Check It Out	Gives students the skills needed to correctly use a checking account.
3	Setting Financial Goals	Shows students how to prepare and follow a personal spending plan.
4	Pay Yourself First	Helps students understand the importance of saving money. Describes savings and investment options.
5	Borrowing Basics	Helps students decide when and how to use credit, how to use credit appropriately, and what forms of credit best suit their needs.
6	Charge It Right	Teaches students how to shop for and use a credit card responsibly.
7	Paying for College and Cars	Describes the characteristics of consumer installment loans, including car loans and student loans, and how students can determine which loans are best for their needs.
8	A Roof Over Your Head	Helps students make informed choices about renting their first apartment and determine their readiness to have a space of their own.

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## Description of the Money Smart for Young Adults Program 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, PowerPoint slides, and a computer-based scenario for supplemental use.

### 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-assessment and knowledge check questions, engaging questions within the content, and practice exercises
- 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.

Four characters are used in the situational comic strips at the beginning and end of each module and in the computer-based scenarios. These characters depict students in a real-world application of the content. You can use the character introductions, comic strips, and computer-based scenarios to facilitate student discussions about each module's content.

Instructors are encouraged to modify each module according to their audience's needs and interests. 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 students' situations. The following is an excerpt from the *Bank On It* Instructor Guide:

## 5 minutes Why Keep Money in a Bank?



Write students' responses on chart paper. Compare their responses with the reasons listed.



Slide 5: Why keep your money in a bank?



Why do you (or should you) keep your money in a bank, or why might you recommend that Jasmine keep her money in a bank account? Some reasons might include:

- **Safety** – Money is safe from theft, loss, and fire.
- **Convenience** – You can get money quickly and easily. Using direct deposit, for example, saves you time and allows you quicker access to your money. Funds that are electronically deposited in your account are available sooner than if you deposited a check. We will talk more about direct deposit later.
  - You can also use Automated Teller Machines (ATMs) to get fast access to your money. Most ATMs are available 24 hours a day, 7 days a week. You can also use your bank's ATM or debit card to make purchases instead of using cash.
- **Cost** – Using a bank is probably cheaper than using other businesses (e.g., check cashing services) to cash your check or pay bills.
- **Security** – The Federal Deposit Insurance Corporation (FDIC) insures deposits up to the maximum amount allowed by law. This means that the FDIC will return customers' money up to \$250,000.00 per depositor, per insured bank based on the current Standard Maximum Deposit Insurance Amount (SMDIA) if a bank closes and cannot give its customers their money.
- **Financial future** – Building a relationship with a bank establishes a record of paying bills, can help you save money, and is necessary for getting a loan.

What questions do you have?

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## Participant Guide

Each student should receive a Participant Guide to use during training. The guide is a useful reference for students 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 (in PowerPoint and PDF formats) 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.

## Computer-Based Scenarios

Short scenarios are included on the CD-ROM for students to review after completing each module. The scenarios show the main characters—Jasmine, Todd, Ramon, and Grace—facing different financial obstacles or decisions. Students must choose answers to help the characters make the best decisions. You can use this as supplemental material, a homework assignment, group activity, or assessment.

Note that the scenarios are not an essential part of the course materials and can be bypassed if time or resources prohibit their use. All content contained in the scenarios is covered in the module materials. If individual computers are unavailable, scenarios can be run from the instructor's computer and projected to the class or sent home with students to work on independently for supplemental instruction.

### Instructions for Starting the Scenarios

The CD-ROM will auto play after you insert it into your computer and the title screen will appear. If the title screen does not automatically display after you insert the CD-ROM, open My Computer and double-click on the CD-ROM drive. Select “Click to Enter” and the Main Menu (shown) will appear. Select and click on the module title you would like to play.



## Main Menu

### Welcome to Money Smart

Select a module by clicking on the titles listed below. Read each scenario page. To continue, click the "Next" button or select an answer to each question by clicking on the corresponding green arrow.

You may return to the Main Menu or to the start of a module by clicking on the links located at the bottom right of each screen.

#### **Bank On It**

An introduction to bank services

#### **Borrowing Basics**

An introduction to credit

#### **Check It Out**

How to choose and maintain a checking account

#### **Charge It Right**

How to make a credit card work for you

#### **Setting Financial Goals**

How to keep track of your money

#### **Paying for College and Cars**

Know what you are borrowing before you buy

#### **Pay Yourself First**

Why you should save, save, save

#### **A Roof Over Your Head**

What renting and home ownership are all about

[FDIC Resources](#)

Building: Knowledge, Security, Confidence

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## Instructor Preparation

### Materials and Equipment Needed to Present a Module

You may need the following equipment and materials to present the *Money Smart for Young Adults* 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 student
- Chart paper and easel
- Markers in different colors
- Tape or push pins
- A Participant Guide for each student
- Other materials or equipment needed to present the module (refer to the Getting Started section in the Instructor Guide)

### Things to Do Before Presenting a Module

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

- Review all of the training materials thoroughly.
- Make sufficient copies of the Participant Guide and slide handouts (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 students.
- Select and prepare anecdotes from real-world experiences that you can use to illustrate special scenarios, generate discussion, and maintain student interest.
- Give yourself ample time to set up the classroom and distribute student 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.

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Instructional strategies used to present module content include lecture, demonstrations, large and small group discussions, and activities that reinforce learning and actively involve students 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 students can use to help them in their day-to-day financial activities.
- Facilitate discussions.
- Lead students through brief activities.
- Provide feedback and answer questions.
- Summarize what students learned.

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

## Classroom Set-Up

Consider the best layout for the room and how you plan to present the module and activities (e.g., together as a class, individually, or in small groups with one or two people seated next to them). For instance, you may want all desks or chairs facing towards you and the screen, or you may want desks or tables and chairs spread out so students can sit and work together in small groups.

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## Training Tips

The following training tips are designed to help you present the *Money Smart for Young Adults* curriculum.

### The Role of the Instructor

As an instructor, you are responsible for:

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

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

### 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 students 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 can't easily explain. Practice your presentation out loud in front of a mirror before you present to the students
- Use language familiar to the students, avoiding 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 (such as "uh" and "um").
- Make eye contact with students.
- Encourage student participation.
- Use natural and positive body language and facial expressions.
- Avoid fidgeting, pacing, and other nervous habits.
- Be yourself.

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## 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 students and learn more about their level of understanding and needs.

## Assessments

Each module includes a pre-assessment for the students to complete at the beginning of the module. You can use the pre-assessment to 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 students 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 knowledge check 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.

## Matrix/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 students. Also, periodically ask if there are any questions.

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Interaction among students contributes to a successful learning experience, so provide opportunities for students to exchange information and encounter different perspectives. Ask questions about how the students 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 students with different experience levels and perspectives to contribute their observations. Acknowledge correct responses and provide alternative approaches if incomplete or inaccurate responses are given.

## Facilitating Discussions

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

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

- Paraphrase what someone has said so the student will know he or she has been understood, and to ensure the rest of the class hears the comment.
- Compliment student s 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 students 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 students' view of the chart; be sure to ask if everyone can see the chart paper.

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- 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 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)

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- 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 students by doing the following:

- Failing to prepare
- Reading verbatim from notes or script
- Teaching without student involvement
- Diverging from course objectives
- Avoiding eye contact
- Using confusing visual aids
- Behaving in a condescending or superior manner
- Using jargon or language that is either too simple or too complex for students
- Lacking empathy for students needs
- Using offensive or critical humor

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- 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 student is sleeping or a student is rude and uncooperative.
- No one responds to your questions.
- One person monopolizes the discussion.

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## Accommodating Students with Disabilities

### Americans with Disabilities Act (ADA) 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.

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

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

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Other physical access issues to consider in determining the location of the *Money Smart for Young Adults* 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 for Young Adults* courses, these aids and services could include:

- Obtaining a version of *Money Smart for Young Adults* for individuals who are visually impaired from your FDIC Community Affairs Officer

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- 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

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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 students 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.

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- 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

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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.