



## **Train-the-Trainer Webinar**

December 8, 2010  
9:30 a.m. – 12:30 p.m.

FDIC Financial Education Curriculum

# Webinar Speakers



**Angelisa M. Harris**  
Community Affairs Officer  
FDIC



**Dedra Thomas**  
University of Illinois  
Extension Unit Educator, Consumer  
and Family Economics  
Cook County Unit



**Brenda Tharpe**  
Community Affairs Specialist  
FDIC

**Juliana Hackel**  
CRA Relationship Manager,  
Mortgage Lending  
Harris National Bank



**Jenny Dandridge**  
Community Affairs Specialist  
FDIC



**Glenn Brewer**  
Community Affairs Specialist  
FDIC

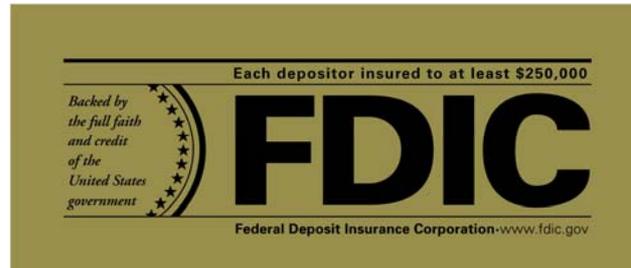
# Webinar Objectives

Participants will learn about:

- Money Smart Curriculum and Products
- Module Structure and Tools
- Best Practices in Teaching Money Smart
- Implementation and Delivery Methods
- Helpful FDIC Publications and Resources

# Agenda

- Overview of Money Smart Program
- Modules 1-5 Highlights
- Module 6 – Discussion of How Modules are Structured
- Module 7-10 Highlights
- Module 11 – Overview of Newly Released Financial Recovery Module
- Teaching Tips
- Delivery Strategies
- Additional FDIC Resources



- An independent agency of the United States government created to provide insurance protection for depositors in banks and savings associations throughout the United States.
- Insures Deposits
- Promotes Safety and Soundness of insured financial institutions
- Regulates financial institutions for compliance with consumer laws. and regulations.
- Facilitates community development efforts.

# Why is Financial Education Essential?

- Survival tool
- Stepping stone in community revitalization
- Misconceptions of bankruptcy
- Consumers to recognize financial products beneficial to their circumstances
- Persons without banking relationships are more vulnerable to fraud, abuse and bad choices

# FDIC and Financial Education?

1. To help fight predatory lending
2. To encourage financial institutions to identify untapped markets
3. To assist consumers in shaping their financial future
4. Complicated financial landscape

# Unbanked and Underbanked Consumers

More unbanked data on [www.economicinclusion.gov](http://www.economicinclusion.gov)



ECONOMICINCLUSION.GOV

FDIC

> INITIATIVES > HOUSEHOLD SURVEY > PRESS ROOM

NATIONAL HOUSEHOLD SURVEY

Results from the 2009 FDIC National Survey of **Unbanked** and **Underbanked** Households.  
Read the [full report](#) and [Executive Summary](#).

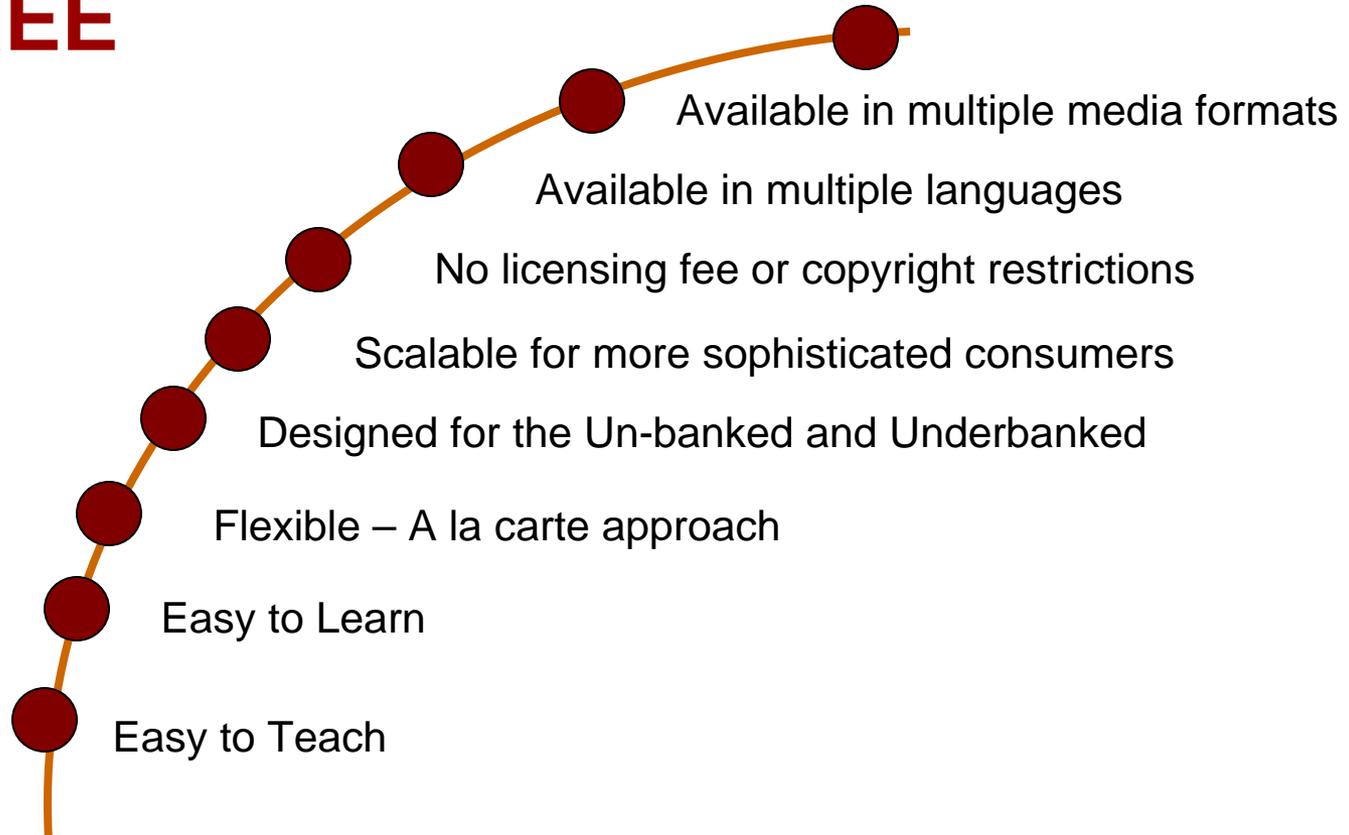
NATION REGION STATE MSA

# MONEY SMART PROGRAM

- Launched in 2001
- Over 927,000 copies have been distributed
- Over 2.5 million consumers have been trained
- Over 1,800 organizations are members of the Money Smart Alliance
- Money Smart has received recognition

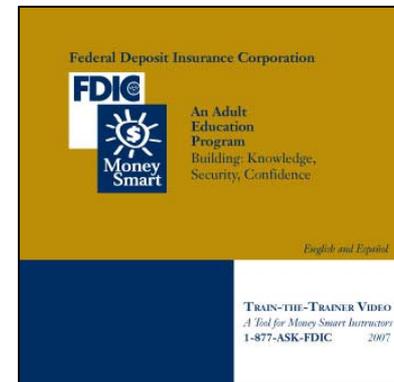
# Money Smart is Unique

**It's FREE**



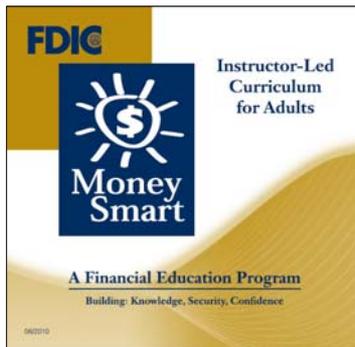
# Money Smart Train-the-Trainer for Instructors

- Video (DVD)
  - 30 minute overview on teaching Money Smart
  - English and Spanish
  - Viewable online or order in VHS/DVD format
- Workshops
- Webinars

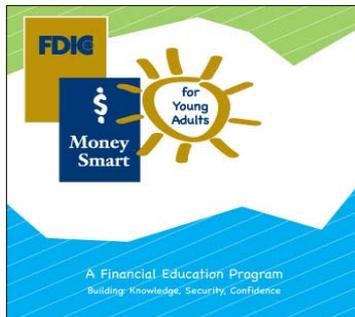


# Money Smart Curriculum Products

## Instructor-Led

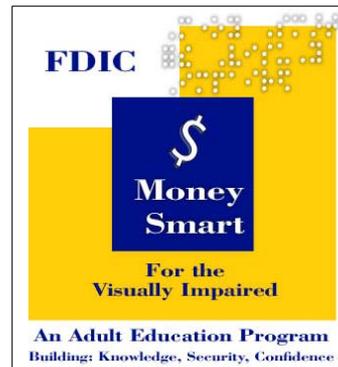


7 Languages

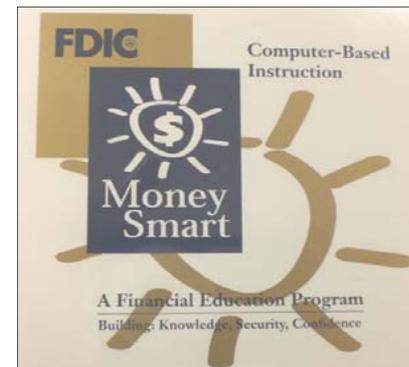


English and Spanish

## Self-Paced/ Internet-Based



Braille and Large Print



English and Spanish



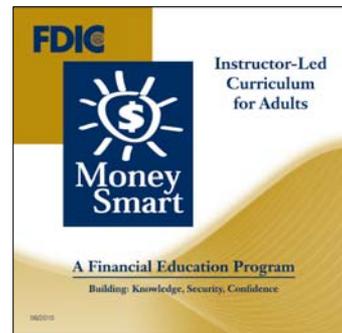
English and Spanish

# Multiple Languages

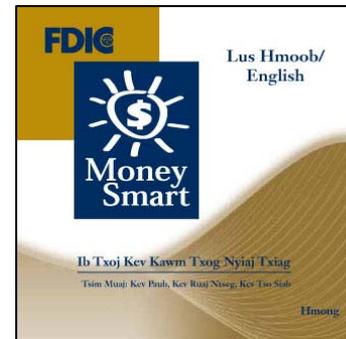
(Adult Instructor-Led Curriculum)



Chinese



English



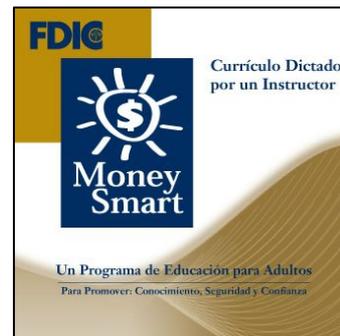
Hmong



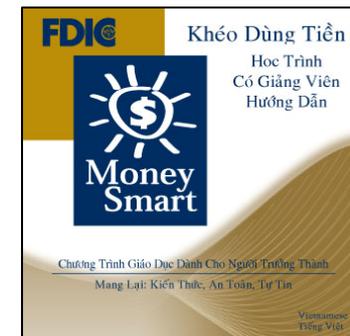
Korean



Russian



Spanish



Vietnamese

# MP3 Version

- Money Smart Podcast Network
- Suitable for use with virtually all MP3 players
- Verbal descriptions and topic based scenarios
- Grouped into four categories:
  - General
  - Checking & Savings
  - Budgeting & Savings
  - Credit



# Computer Based Instruction

- Online or CD-ROM
- 20-30 minutes per module.
- Can be used as a tutorial if a Money Smart class is missed.
- Students can work at their own pace.
- New Version will be available in 2<sup>nd</sup> Quarter of 2011

# Money Smart Young Adults

(instructor-led)

- Based on the award-winning Money Smart curriculum, but targeted towards teens and young adults
- Money Smart for Young Adults
- Target audience: those ages 12-20
  - Grades 7-12
  - First and second years of college

# Adult Instructor Led Curriculum

- 11 modules
- Each module is structured identically
- Comprehensive guide for instructors
- Take-home booklet for participants
- Overheads
- Duration of each module: 1-2 hours
- Kept Updated

# Collaboration and Outreach

- FDIC Role
- Money Smart Alliance Members
- National Partners

# Bank On It



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FDIC Financial Education Curriculum

Module 1

# Bank On It

## What Topics Does the Module Cover?

- Introduction to Banks
- Types of Financial Institutions
- Opening and maintaining a bank account

Module 1

# Bank On It

## What Topics Does the Module Cover?

- Deposit and nondeposit accounts
- Additional banking services
- Privacy Laws and Regulations

Module 1

# Reasons to Keep Money in a Bank

- How many of you keep your money in a bank?
- Why keep your money in a bank?
  - Safety
  - Convenience
  - Cost
  - Security
  - Financial future



Module 1

# Insured Financial Institutions

- **Banks and Thrifts:**
  - Are subject to federal and state laws
  - Make loans, pay checks, accept deposits, and provide other financial services
- **Credit Unions:**
  - In addition to the above:
    - Are non-profit financial institutions
    - Require a membership to open an account

# Borrowing Basics



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FDIC Financial Education Curriculum

Module 2

# Objectives



- Define what “credit” and a “loan” is
- Distinguish between secured and unsecured loans
- Identify three types of loans
- Identify the costs associated with getting a loan
- Identify the factors lenders use to make credit decisions

## Module 2

# Objectives



- **Explain why installment loans cost less than rent to own services**
- **Explain why it is important to be wary of rent-to-own, payday loans, and refund anticipation services**
- **Describe how to guard against predatory lending practices**

Module 2

# Borrowing Basics

## What Topics Does the Module Cover?

- Overview of Credit
- Types of Loans
- The Cost of Credit
- The True Cost of Alternative Financial Services
- When You Need Money Fast
- How Credit Decisions are Made

Module 2

# Pay-Day Loan Services

- Short-term, costly loans

Loan Amount	Loan Term	Fee	You write a check for:
\$200	2 weeks	\$30	\$230 (391%)

If you “roll over” or “renew” your loan, the lender will charge an additional fee:

**\$230 + \$30 additional fee = \$260!**

# Check It Out



FDIC Financial Education Curriculum

Module 3

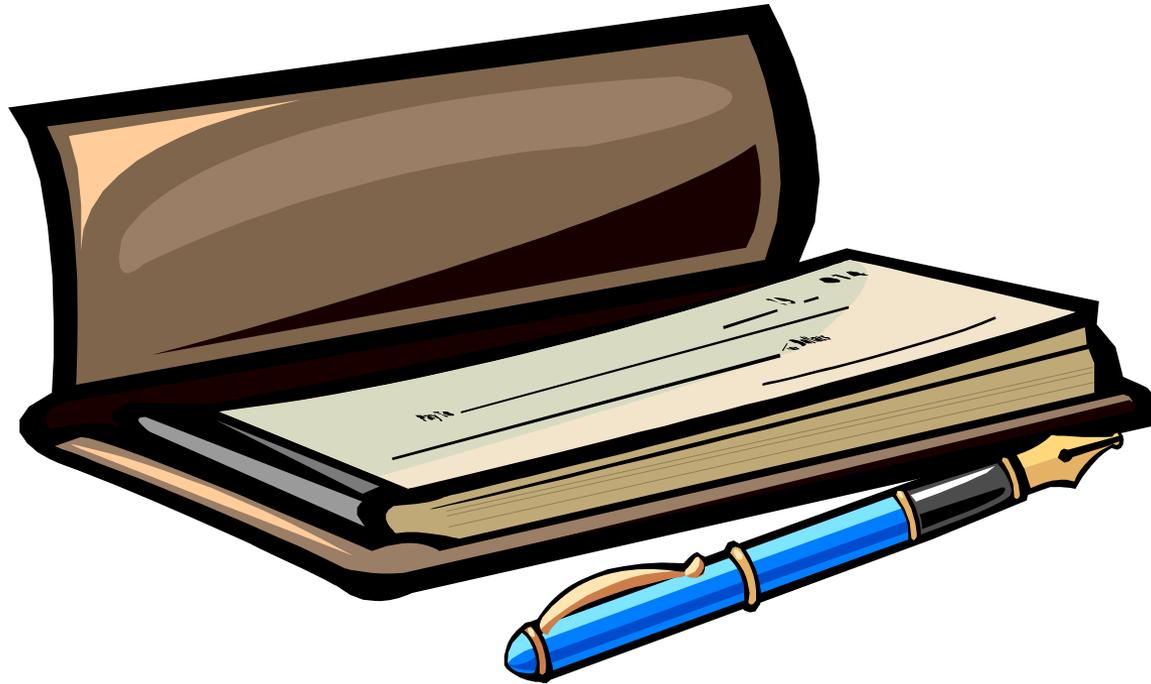
# Check It Out

## What Topics Does the Module Cover?

- Introduction to Checking Accounts
- Benefits of Checking Accounts
- Finding the Right Checking Account
- Opening a Checking Account
- Using Money in Your Checking Account

Module 3

# Final Words to the Wise



Module 3

# Money Matters



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Module 4

# Money Matters

## What Topics Does the Module Cover?

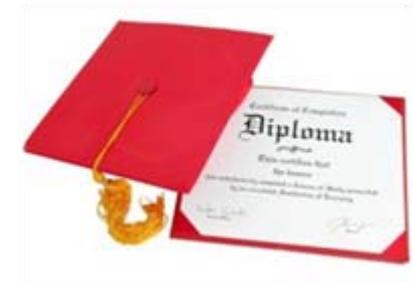
- How to Create a Spending Plan
- Spending Plan Tools
- Spending Considerations

Module 4

# Setting Financial Goals

**Make them specific to what *you* want within a certain time period**

1. Identify and write down your financial goals
2. Organize your financial goals
3. Educate yourself
4. Evaluate your progress



# Money Matters

- **Your students will have covered:**
  - The benefits of budgeting
  - How to create a spending plan to track daily spending and monthly income and expenses
  - How to use the “Monthly Spending Schedule” and the “Monthly Spending Calendar”
  - Other considerations to keep in mind when planning a budget

# Pay Yourself First



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FDIC Financial Education Curriculum

Module 5

# Pay Yourself First

## What Topics Does the Module Cover?

- Overview of Saving and Tips
- Saving Options
- Investment Options
- How To Create a Savings Action Plan

Module 5

# Pay Yourself First

- What does it mean to “pay yourself first”?
- Why would you want to save money before paying your bills?
- What are some of the things you might want to save money for?



Module 5

# Pay Yourself First

- **Your students will have covered:**
  - What it means to pay yourself first and how to benefit by doing it
  - Tips to help save more
  - A number of savings and investment options
  - How to decide what savings and investment options are best for them

# QUESTIONS



# Keep It Safe



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FDIC Financial Education Curriculum

Module 6

# Using the Disk

[Guide to Presenting the Money Smart Curriculum](#)

[Promotional Flyers](#)

[Help](#)

[FDIC Contacts](#)

To exit this CD, click the browser close button.



## FDIC Financial Education Curriculum



**1: Bank On It**  
*An introduction to bank services*



**6: Keep It Safe**  
*Your rights as a consumer*



**2: Borrowing Basics**  
*An introduction to credit*



**7: To Your Credit**  
*How your credit history will affect your credit future*



**3: Check It Out**  
*How to choose and maintain a checking account*



**8: Charge It Right**  
*How to make a credit card work for you*



**4: Money Matters**  
*How to keep track of your money*



**9: Loan To Own**  
*Know what you are borrowing before you buy*

## Module 6

# Modules Components



## 6: Keep It Safe

Your rights as a consumer

[Instructor Guide](#)  
[Participant Guide](#)  
Overhead Slides: [PPT version](#) [PDF Version](#)  
[Download all files](#)  
[Help](#)

## Module 6

# Instructor Guide

## Layering Table

Module 6: Keep It Safe

Instructor Guide

### Module 6: Keep It Safe Layering Table

Please read the Layering Table Instructions in the [Guide to Presenting Money Smart for Adults](#).

Pages	Time (Min.)	Topic	Subtopic & Activities	Target Audiences
7-9	5	Checking In	<ul style="list-style-type: none"><li>• Introduction of instructor and the materials</li></ul>	<ul style="list-style-type: none"><li>• Everyone</li></ul>
10-11, 49	5	Pre-Test and/or What Do You Know?		<ul style="list-style-type: none"><li>• Everyone</li></ul>
12-14	15	Federal Consumer Protection Laws and Regulations	<ul style="list-style-type: none"><li>• Truth in Savings Act, Electronic Fund Transfer Act, Expedited Funds Availability Act, Federal Deposit Insurance Corporation Deposit Insurance Regulations</li><li>• Activity 1: Deposit Accounts Laws and Regulations</li></ul>	<ul style="list-style-type: none"><li>• Anyone who has or is considering opening a deposit account</li></ul>

## Module 6

# Instructor Guide

## Icon Guide



### Presentation

Present information or demonstrate an idea.



### Review

Refer participants to and summarize material provided in the Participant Guide.



### Activity

Guide participants through an activity to support their learning.



### Assessment

Direct participants to take a short test.



### Discussion

Facilitate a discussion about a topic as directed.



### Ask a Question

Present a problem or question for discussion.

## Module 6

# Instructor Guide

## Lecture Notes

### Instructor Notes

15 minutes



*Refer participants to Additional Deposit Insurance Information on page 8 of their Participant Guide.*



**Protecting Deposit Accounts**

- FDIC insures funds in deposit accounts including:
  - Checking
  - Savings
  - Money Market Deposit Accounts (MMDA)
  - Certificates of Deposit (CDs)

### Presentation

#### Additional Deposit Insurance Information

#### Protecting Deposit Accounts

The FDIC insures funds in deposit accounts in FDIC-insured institutions, including:

- Checking
- Savings
- Money Market Deposit Accounts (MMDAs)
- Certificates of Deposit (CDs)

FDIC insurance does not, however, cover other financial products and services that insured banks may offer, including:

- Stocks
- Bonds
- Mutual fund shares
- Life insurance policies
- Annuities
- Municipal securities

## Module 6

# Instructor Guide

## Lecture Notes

Module 6: Keep It Safe

Instructor Guide

### Instructor Notes

### Presentation

#### 5 Minutes



Slide 21

### Privacy Notices

#### Contents of Privacy Notices

The law requires:

- Financial institutions to protect your financial information
- Companies that are involved in financial transactions to send you privacy notices

*Privacy notices* explain how the company handles and shares your personal financial information. In particular, these notices explain what information the company collects and how you may be able to limit the company's sharing of your information with others.

You may have already received a privacy notice from a financial institution or other entities.

Types of privacy notices include:

- **Initial Privacy Notices:** Required when you open an account or

Module 6

# Instructor Guide

## Lecture Notes

Module 6: Keep It Safe

Instructor Guide

### Instructor Notes

### Presentation



*Refer participants to Privacy Notices: Opting Out on page 10 of their Participant Guide.*

**Opting Out**

- You have the right to stop or "opt out" of some sharing of your personal financial information.
- To opt out:
  - Call 1-888-5-OPTOUT (567-8688)
  - Visit [www.optoutprescreen.com](http://www.optoutprescreen.com)



FDIC Federal Reserve Consumer

### Opting Out

If you prefer to limit the promotions you receive or do not want marketers and others to have your personal financial information, you must take some important steps to "opt out."

- Federal privacy laws give you the right to stop or opt out of some sharing of your personal financial information.
- You can opt out of most, but not all, information sharing with other companies. For example, the law permits a financial company to share certain information about you without giving you the right to opt out. The company might give your information:
  - To firms that help promote and market products offered by the company itself or jointly with another company
  - To firms that provide data processing and mailing services for your company
  - When a court orders it to do so
  - To credit bureaus about your payment history on loans

To learn more about your relationship with a company, you also should

## Module 6

# Participant Guide

- **Pre-test**
- **Activity Pages**
- **Glossary**
- **Post-test**

**Module 6**

# Participant Guide

Module 6: Keep It Safe

Participant Guide

## Pre-Test

Test your knowledge about protecting your finances before you go through the course.

1. **The Federal Deposit Insurance Corporation (FDIC) protects and insures which types of accounts? Select all that apply.**
  - a. Checking and savings
  - b. Money market deposit accounts, Certificates of Deposit (CDs), and certain retirement deposits
  - c. Stock and bond investments
  - d. Mutual funds
  
2. **Where can you find information on how a financial institution handles and shares your personal information?**
  - a. It is listed in the Truth in Lending Act
  - b. In the Terms & Conditions listed on your account statement
  - c. In a Privacy Notice sent to you by the financial institution
  - d. On the back of your checks

Module 6

# Participant Guide

Module 6: Keep It Safe

Participant Guide

## Activity 2: Identity Theft Self-Check

Review each response on the list and indicate whether you perform this action always, sometimes, or never. Then, tally your score and see how well you are taking measures to avoid identity theft.

	Always (2 points)	Sometimes (1 point)	Never (0 points)
1. Cover or block the Point of Service (POS)/ATM keypad when I enter my PIN			
2. Carry only the identification, checks, credit cards, or debit cards I really need			
3. Use direct deposit for paychecks, tax refunds, etc.			
4. Shred documents with personal/financial information before disposing of/recycling them			
5. Use complex passwords with a mix of numbers, symbols, and letters instead of easily guessed words			
6. Review financial statements/bills monthly and identify/correct errors			

Module 6

# Participant Guide

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## Glossary

**Certain Retirement Accounts:** Deposit accounts owned by one person and titled in the name of that person's retirement plan.

**Elder Financial Abuse:** Act of using an elder's money or assets contrary to his or her wishes, needs, or best interests for the abuser's personal gain.

**Electronic Fund Transfer Act (EFTA):** An act that establishes rights, liabilities, and responsibilities of customers who use electronic fund transfer services and the banks offering these services.

**Electronic Fund Transfer Services:** Services including the use of automated teller machines (ATMs), debit cards, and telephone or computer transactions.

**Expedited Funds Availability Act (EFAA):** An act that limits the amount of time a bank can hold a deposit in your checking account.

**Federal Deposit Insurance Corporation (FDIC) Deposit Insurance Regulations:** Regulations that protect your money if the bank fails. However, FDIC does not insure non-deposit investment products, including: stocks, bonds, mutual funds, and annuities.

**Identity Theft:** When a person uses your personally identifying information without your permission to commit fraud or other crimes.

**Insurance:** Protection for you and your family against loss, for which you pay a certain sum periodically (known as an insurance premium) in exchange for a guarantee from the insurance company that they will cover or compensate you for certain losses (e.g., fire, accident, death, etc.).

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## Module 6

# Slides

## Electronic Funds Transfer Act



- Limits your liability against unauthorized use of your Automated Teller Machine (ATM) card
- Protects against electronic transfer errors

Module 6

# To Your Credit



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FDIC Financial Education Curriculum

Module 7

# To Your Credit



- **Lesson Topics**

- Define credit; explain why credit is important
- Purpose of a credit report and how it is used
- Order a copy of a credit report
- Build and repair credit history
- Correct errors on credit report
- Steps to guard against identity theft

Module 7

# To Your Credit

- **Lesson Activities**

- Practice Exercises

- Who Poses the Most Credit Risk?
- Maria's Credit Report
- John Q. Consumer

# Activity 3: John Q. Consumer

Complete Activity 3 in the Participant Guide.

1. Use the sample credit report.
2. Answer the questions provided.

Module 7

# Sample Credit Report

1. Personal/ Consumer Information
2. Personal/ Consumer Statement
3. Account summary
4. Inquiries
5. Public Record Information

<b>JOHN Q CONSUMER</b> Report #1234567	<b>Report Date</b> 01/01/2006
<b>Personal Information</b> 123 Main Street #2 Somewhereville, USA 01234 SSN#123-45-6789 <b>DOB</b> 02/01/68	<b>Employers</b> 1. ABCDE Engineering Corp, Somewhereville USA 2. Port City Engineering, Anywhere, USA
<b>Consumer Statement</b> No personal statements appear in your report.	
<b>Potentially Negative Items</b>	
<b>Televise Cable Comm.</b> Acct#: 1234 5678 1234 5678 Type: Collections Date filed: 05/01/05 Status: Delinquent in collections 120+ days Amount: \$125.00 Credit limit/Original Amount: N/A	
<b>Accounts in Good Standing</b>	
<b>XYZ BANKCARD USA</b> Acct#: 0110220 Type: Revolving Date added: 12/12/99 Responsibility: Individual Status: Open/Never late Monthly Payment: \$15 Terms: N/A High balance: \$129 Credit Limit/Original Amount: \$1000 Recent Balance: \$79	<b>Automobile Financing Services</b> Acct#: 0981024057 Type: Installment Date added: 03/29/06 Responsibility: Individual Status: Open/Never late Monthly Payment: \$245 Terms: 60 months High balance: N/A Credit Limit/Original Amount: \$10,000 Recent Balance: \$4,665
<b>Requests for Credit History</b>	
<b>VISA Card</b> Address: PO Box 1414 NY NY 10001 Date: 04/01/05	

Module 7

# Charge It Right



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Module 8

# Charge It Right



- **Lesson Topics**

- Define credit; explain why credit is important
- Factors creditors look for when making credit decisions
- Are you ready to apply for a credit card; which credit card is best suited for you
- How to use a credit card responsibly
- Steps to take when a credit card is lost or stolen

Module 8

# Annual Percentage Rate (APR)

- **APR:** the cost of borrowing money on a yearly basis (interest + fees)
  - Look for a low APR
  - Compare annual fees and other charges
  - Determine how long the introductory rates will last and whether the new rate will be fixed or variable



# Charge It Right

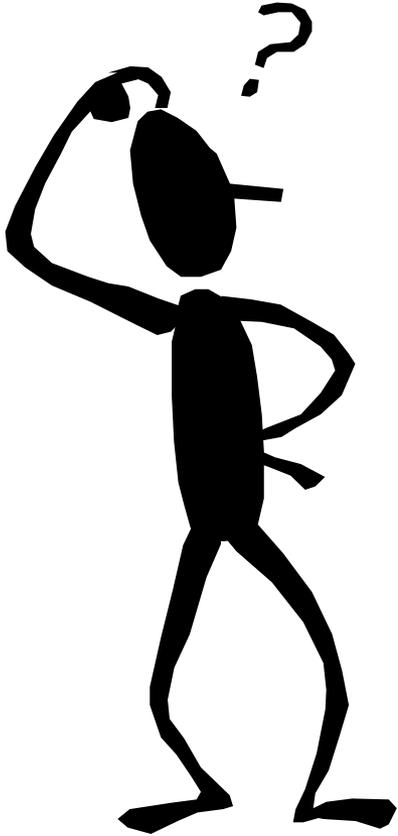
- **Lesson Activities**

- Practice Exercises

- Houston, We Might Have Issues

Module 8

# What Do You Know?



**Correcting Credit Card Problems**

**What to Do if Your Credit Card is Lost or Stolen**

**Module 8**

# Loan To Own



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Module 9

# Loan To Own

- **Lesson Topics**

- Installment Loan Basics
- The Four Cs of Loan Decision-Making
- How federal laws protect loan applicants
- Guard against predatory lending practices



Module 9

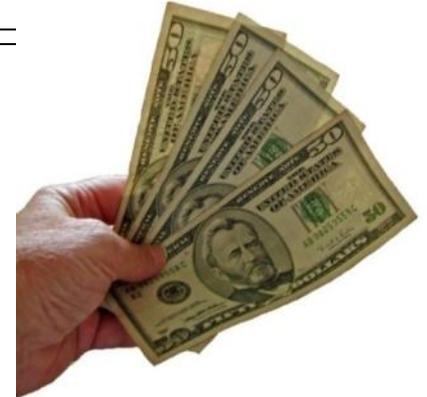
# The Four Cs

- **Capacity:** your present and future ability to meet your payment obligations
- **Capital:** the value of your assets and your net worth
- **Character:** how you have paid bills or debts in the past
- **Collateral:** property or assets offered to secure the loan

Module 9

# Predatory Lending Practices

- **Includes the use of:**
  - Certain marketing tactics
  - Abusive collection practices
  - Loan terms that deceive and exploit borrowers
- **Occurs in mortgage, home equity, credit card, auto lending, and payday lending markets**



Module 9

# Loan To Own

- **Lesson Activities**

- Practice Exercises

- Beware of Dealer-Lender Relationships
    - How Lending Laws Protect You
    - Predatory Lending Practices

**Module 9**

# Your Own Home



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Module 10

# Your Own Home

- **Lesson Topics**

- Advantages and disadvantages of renting versus owning a home
- Steps Involved in Buying a Home
- Am I Ready to Buy a Home
- Basic terms and required disclosures used in a mortgage transaction
- How Much Mortgage You Can Afford

Module 10

# Five Steps to Buying a Home

1. Determine your readiness to buy a house
2. Determine how much mortgage you can afford
3. Determine which mortgage option is best for you
4. Qualify for a loan
5. Go through settlement



Module 10

# Meet Patricia



- **Patricia...**
  - Is a medical technologist
  - Makes \$49,200/year, or \$4,100/month
  - Is currently living with her parents
  - Wants to know more about home ownership

Module 10

# Your Own Home

- **Lesson Activities**

- Practice Exercises

- Is Patricia Ready To Buy a House?
    - Does Patricia Have Enough Money for a Down Payment?
    - How Much Mortgage Can Patricia Afford?
    - Does Patricia Qualify for a Loan?

Module 10

# QUESTIONS



# Financial Recovery



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Module 11

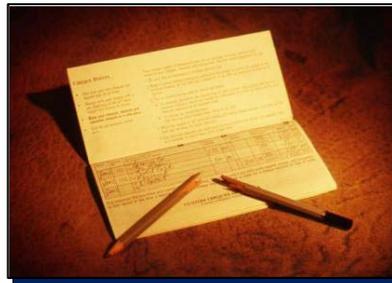
## Steps to Financial Recovery

1. Evaluate Your Current Financial Situation
2. Develop a Financial Recovery Plan
3. Implement Your Plan
4. Evaluate and Adjust Your Plan



## Step 1: Evaluate Your Current Financial Situation

- **Assess your current financial situation**
  - Examine your income and expenses
  - Track your spending



# Activity

## • Monthly income and expenses

Module 11: Financial Recovery

Participant Guide

### Shanise's Monthly Income and Expense Worksheet

Income		Expenses	
Wages	\$1,850	<b>Fixed Expenses</b>	
Public Assistance	_____	Rent/Mortgage	\$750
Child Support/Alimony	_____	Property Taxes/Insurance	_____
Interest/Dividends	_____	Cable/Telephone/Internet	\$110
Social Security	_____	Cell Phone	\$45
Advance EIC	\$150	Car Payment	\$420
Other	_____	Car Insurance	\$75
		Health Insurance	_____
		Other Loan Payments	_____

## Module 11

## Monthly Income and Expenses

- **Consider ways you can:**
  - Increase your income
  - Decrease your expenses
- **Prioritize your expenses:**
  - Pay basic necessities first
  - Pay high-priority expenses next
  - Pay remaining expenses last



# Activity

- **Monthly income and expenses**

Module 11: Financial Recovery

Participant Guide

## Increase Your Income

How might each person or persons increase their income?

1. Samar was doing well financially until he was laid off from work. He has not been able to find work yet, and is concerned about how he is going to pay his bills because he has almost depleted his savings. What steps could he take to increase his income?

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Module 11

## Step 2: Develop a Financial Recovery Plan

1. **Identify & write down your financial goals**
  - Make sure they are **S**pecific, **M**easurable, **A**ttainable/achievable, **R**elevant, **T**ime-bound
2. **Organize your goals by timeframes**
3. **Evaluate your progress and reevaluate your goals regularly**



# Activity

## • Financial goals

### Set Financial Goals

1. **Identify and write down your financial goals** to keep yourself accountable and focused on your goals. Make sure your financial goals are SMART:
  - a. Specific
  - b. Measurable
  - c. Attainable or Achievable
  - d. Relevant
  - e. Time-bound or time-based
2. **Organize your financial goals** by timeframes.
3. **Evaluate your progress and reevaluate your goals.**

### Activity 2: My Financial Goals

List your main financial goals and any supporting goals to help you reach them. Make sure each goal is Specific, Measurable, Attainable, Relevant, and Time-bound.

Main Financial Goals	Supporting Goals

## Step 3: Implement Your Plan

- It is time to put your plan in action once you have:
  - Evaluated your current financial situation
  - Established your financial goals
  - Developed a financial recovery plan

## Before Contacting Your Creditors

- **Determine:**
  - How much you owe each creditor
  - How much you can pay each creditor
  - When you can realistically pay each creditor
- **Be prepared to:**
  - Explain your situation and any efforts you are making to pay them
  - Have a plan for when you realistically can pay them

## Step 4: Review and Adjust Your Plan

- **Consider reviewing your:**
  - Spending plan after implementing it and periodically thereafter (e.g., every 6 months)
  - Financial goals and spending priorities every 12 months, or after any life changing events
  - Credit report at least every 12 months and before applying for a loan

# Additional Resources



## Winter 2008/2009 Issue

- 7 tips for saving money
- Scam prevention tips
- Dealing with debt collectors

[www.fdic.gov/consumernews](http://www.fdic.gov/consumernews)

## Module 11

# QUESTIONS



# TEACHING TIPS

Remember  
the  
visual  
component

Use voice to  
convey interest  
and  
create pictures

You already are  
a  
public  
speaker

Focus  
&  
Stay on track

Be well  
prepared

# Role of the Instructor

- Identify the learning and communication needs of participants
- Focus and direct participants
- Aim discussions towards course objectives
- Make sure every participant has the opportunity to contribute to the discussion

# Conducting Classroom Activities

- Explain objectives
- Emphasize the benefits
- Connect the activity to previously learned concepts and discussions

# Strategies for Facilitated Discussion

- Paraphrase what was said
- Compliment participants on interesting or insightful comments
- Use open-ended questions
- Mediate differences of opinions
- Pull ideas together, showing their relationships to one another
- Summarize the major views of the group

# Physical (Visual) Body Language



# Visual and Verbal Tips

- Dress for your audience
- Avoid distraction and maintain eye contact
- Stand comfortably/Act normal
- Enunciate clearly
- Show your excitement
- Use silence, not “ums”
- Illustrate
- Use appropriate language
- Keep focused on the topic

# Your Audience

- First step: who is your audience?
- What are their expectations?
- How can the information be made relevant to them?

# Learning Styles

- Visual
- Auditory
- Tactile/Kinesthetic

# Learning Cycle

- 1. Experience.**
- 2. What?**
- 3. So what?**
- 4. Now what?**

# Evaluating the Learner

- Observe a particular task
- Review work to determine if it is correct
- Ask the student
- Watch body language

# QUESTIONS



# Delivery Methods and Sites

## Format

- Individual Setting
- Group Setting
- Mass Setting

# Delivery Methods

- Identifying the target market
- Determining what to teach
- Dealing with challenges

# Delivery Methods

- If you build it, will they come?
- What are the benefits of partnering with other organizations?

# QUESTIONS



# Resources and Publications

- Money Smart Newsletter
- FDIC Consumer News
- FDIC Research Publications
  - Financial Education and the Future - The Banking Industry's Role in Helping Consumers Manage Money and Build Assets (2009)
  - National Survey of Unbanked and Under-banked Households (2009)
  - FDIC Survey of Banks' Efforts to Serve the Unbanked and Underbanked (2008)
  - Banking on Financial Education (FDIC Quarterly, 2007 Volume 1, Number 2)
  - A Longitudinal Evaluation of the Intermediate-term Impact of the *Money Smart* Financial Education Curriculum upon Consumers' Behavior and Confidence (April 2007)
  - FYI: Delivery Systems for Financial Education in Theory and Practice (2004)
  - FYI: Financial Education in a Dynamic Banking Environment (2003)

# Contact Info & Additional Resources

## E-mail:

- [www.ChicagoMoneySmart@fdic.gov](mailto:www.ChicagoMoneySmart@fdic.gov)

## Website:

- <http://www.fdic.gov/consumers/consumer/moneysmart/>

## Other FDIC Topics of Interest

- [Alliance For Economic Inclusion \(AEI\)](#)
- [FDIC Consumer News](#)
- [FDIC Savings-Related Resources](#)
- [FDIC National Survey of Unbanked/Underbanked Households](#)
- [Other FDIC Consumer Resources](#)

# Thank You for Participating!

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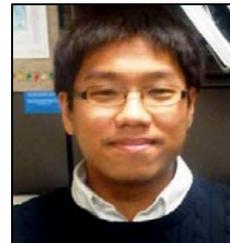
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