

TRAINING TIPS

The following training tips are designed to help you present the Money Smart courses, especially if you have never presented a training program before.

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:

- Know your material well.
- Practice before your presentation.
- Use language familiar to the students, avoiding jargon or unfamiliar terms.
- 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.
- Use natural and positive body language and facial expressions.
- Avoid fidgeting, pacing, and other nervous habits.
- Be yourself.

Conducting Activities

A successful instructor must be able to introduce activities, assign students to small groups, give instructions, and process activity results.

When introducing activities, explain the objectives, and emphasize the benefits and potential outcomes of the learning activity. Connect, or link, activities to previously learned concepts and discussions.

Assigning Students to Small Groups

Interaction among students contributes to a successful learning experience. Varying the composition of small groups for exercises and activities not only energizes students, but also creates more opportunity to exchange information and encounter different perspectives.

There are a number of techniques for assigning students to small groups. Common methods include telling students to partner with someone they do not know or counting off by a specific number and having all the “ones” work together, all the “twos” work together, and so on. Other ways include arbitrarily grouping people who are in proximity to one another or asking students to turn their chairs around to form groups with people at the next table.

Giving Instructions

The Instructor Guide provides instructions for all the activities in the modules. However, students are often still unsure about what they are supposed to be doing during the activity. It is important to 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.

While students are completing an activity, you should circulate to answer questions and encourage discussion. Keep track of the amount of time allotted for each activity, and inform the students when time is winding down.

When processing results, ask questions about how the students reached their conclusions. Keep processing from becoming redundant or repetitive by asking the next group to report findings that are different from the previous group’s findings or by asking each group to present just a part of the solution.

When processing individual comments, make sure a diverse group of students is called on 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 exchange of information among instructors and students are another key to the success of this course. As an instructor, your role 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 students on interesting or insightful comments.
- Use open-ended questions, because they trigger better discussions than close-ended ones
- Mediate differences of opinions.
- 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.
- Prepare titles beforehand if students will provide responses.
- Write with large, clear, bold letters, using 20 words per page as your guide.
- Use words or short phrases to indicate key ideas.
- Check your spelling.
- Write, turn to the audience, and then talk; do not talk while writing.
- Do not obstruct students' view of the chart.
- Leave the bottom quarter blank so the entire chart can be seen by those in the back of the room.
- Tear off chart paper you want the group to be able to refer to throughout the course, and post it on the walls around the classroom.

Using Handouts

Like other types of materials, handouts help vary the pace of training by giving students a different focus. Reinforce the connection between handouts and course content by introducing and reviewing them. When using handouts:

- Prepare the appropriate number of copies ahead of time.
- Make sure your handout is concise and designed for easy reading.
- Use colored paper to make locating the handouts easier if they will be referred to frequently during the course.
- Make sure you distribute handouts to each student before beginning to discuss its content.
- Do not distribute handout as you are speaking; students will focus on the handout rather than what you are saying.

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.
- Know where the visual aid goes when you are finished using it.
- 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.

Consider the Three Learning Styles While Teaching

Experts find that most people learn best in one of three ways:

Visual: Those who learn best by seeing how things are done.

- Use visual aids, such as handouts, slides, written instructions, flip charts, and demonstrations.
- Stand to the side, talk to and face the audience, allow the audience time to fully read and understand.
- Prepare flip charts in advance, using large, clear, bold letters. Write, turn to the audience, and then talk.
- Design handouts for easy reading, and use colored paper to make locating handouts easier.

Auditory: Those who learn best by listening or hearing instructions.

- They are affective learners, that is, they tend to be more intuitive than rational. Therefore, they have to feel the learning experience.
- They like to get involved with others, and share ideas and information.
- They like thinking out loud about what they are learning.
- Use exercises that allow them to share the experiences with each other; lectures; audio tapes.

Tactile/Kinesthetic: Those who learn best by doing.

- They like to experiment.
- They dislike conventional educational approaches.
- They get bored with lectures, presentations, or anything that does not allow them to be physically active.
- They learn best from hands-on training and physically active exercises.

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.
- Making promises you can't 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.
- Fewer or more people show up than anticipated.
- A student is sleeping.
- A student brought a young baby who constantly cries.
- No one responds to your questions.
- One person monopolizes the discussion.

ACCOMMODATING STUDENTS WITH DISABILITIES

Americans with Disabilities Act (ADA) of 1990

On July 26, 1990, President George Bush signed the Americans with Disabilities Act (ADA) into law. The law 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. It reflects the disability community's determination to participate fully in the life of their community like other citizens and to have choice and control over their own futures. It is the most comprehensive policy statement ever made in law in the United States about how the nation should address individuals with disabilities.

As a civil rights law, the ADA is similar to other civil rights acts that protect individuals from being discriminated against based on arbitrary criteria such as race, color, religion, age, national origin, and sex. For other groups with civil rights protection, the problem has generally been discrimination through policies that limit their participation.

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 someone who uses a wheelchair. Similarly, texts and handouts provided only on paper and in standard-size typeface are inaccessible to someone who is blind or has low vision. In these cases, the ADA requires changes to buildings or locations, and modifications to the way products or services are provided.

Making the Money Smart modules useful and understandable for everyone, regardless of whether or not they have a disability, is perhaps the best reason of all for making the courses accessible. The Money Smart training program was created to help the estimated 10 million households that are “unbanked” or “underserved” enhance their money skills and create positive banking relationships.

Money Smart is also available in Braille. To get a copy, contact your FDIC Regional Community Affairs Officer.

Low- and moderate-income individuals, especially those with little or no banking experience, often don't have the tools necessary to save and manage money. This lack of a basic understanding of how money works in our society may keep them from achieving financial independence. These individuals also include a significant number of persons with lifelong disabilities, as well as older individuals who acquire disabilities as they age. Some may have undiagnosed or hidden learning disabilities.

How to Determine if Students with Disabilities Will Be Attending Your Money Smart Course

Unless preregistration is required for participation, you will not know if someone with a disability is planning to take your course. If students are asked to register for the course, however, the registration form can have a place where individuals can indicate whether they need accommodations for a disability and, if so, what types of accommodations may be required. You may also ask if students require materials in alternate formats. A version for visually-impaired individuals is available through your FDIC Community Affairs Officer.

Even then, you may not know that someone with a disability will be in your classroom. People with disabilities are **never required to self-identify as having a disability** – even if the disability is obvious. Therefore, the registration form should **not** ask the individual to specifically identify the type of disability, such as spina bifida, cataracts, or mental retardation. That information is not necessary for you to know, and asking for it could be viewed as a way to screen out individuals on the basis of their disability.

However, since individuals are never required to disclose a disability if they chose not to, providing a space for them to request accommodations can be seen as neutral and welcoming. It's also a good idea for you to ask **all** of the students for a way to contact them, by phone and by email, so that you can communicate with people individually if you have questions about any part of the registration form. Put the request for contact information in the body of the registration form – not in the place where you ask if accommodations are needed – so that it does not appear that you are targeting people with disabilities for special treatment.

How to Make Money Smart 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 – such as being over the age of 62 or unemployed – but if an individual qualifies on those grounds, she or he 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 get into the building without using steps or crossing over a high object. If the main entrance is not accessible, a sign should be posted there indicating the location of the closest accessible entrance. 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 “unisex” 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 someone using a wheelchair needs to move freely around the room. If you are using individual desks and chairs and someone who uses a wheelchair enters the room, ask that person if you should move one of the desks or if she or he 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 or if you should remove one of the chairs. In classroom-style seating, it's always 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, so that individuals using wheelchairs or scooters can have a choice of seating arrangements – the same way that others in the class have a choice over where they want to sit.