

Financial Literacy

Facilitator Guide

Acknowledgements and Disclaimer

This training curriculum and accompanying guide is intended to provide middle and high-school students and their caregivers with a baseline understanding of basic American financial systems such as bank accounts, taxes, credit, and savings. The group that developed this curriculum at the NH Statewide Family Engagement Center and GEAR UP Manchester believe that making informed choices about college and career comes with a basic understanding of financial literacy. The curriculum and guide are not intended to provide direct financial advice. We encourage anyone seeking more information to contact their local financial institution to learn more.

We have many partners to thank in the creation of this curriculum including Partners for Rural Impact, Campus Compact for NH, and several subject matter experts including Lisa Robidoux of RSM Boston, and the team behind ThinkinGenWealth: Darrien Waugh and Michael Spraulding.



Suggested Uses

- Preparing for FAFSA workshop
- Preparing for post-secondary plans

Table of Contents

| | |
|---------------------------------------|----|
| Planning..... | 1 |
| Timeline..... | 3 |
| Marketing..... | 5 |
| Obtaining Sponsors and Partners | 6 |
| Content Notes..... | 9 |
| Facilitation of the Workshops..... | 9 |
| Planning Essentials | 10 |
| Post-Event Survey..... | 12 |
| Appendix | |
| a. Glossary of Financial Terms | 13 |
| b. Event Materials | |
| i. Attendance Sheets | 17 |
| ii. Registration Form..... | 18 |
| iii. Marketing Templates..... | 22 |

Planning

Putting Together a Team

- ◆ Team Lead – organizes meetings, maintains timeline, ensures everyone is on task.
- ◆ Participant Liaison– monitors registration, sends email reminders, etc.
- ◆ Community Partner Liaison – reaches out to potential community partners, provides information about the event, maintains communication, and ensures they have resources they need at the event.
- ◆ Marketing – creates and publicizes marketing materials.
- ◆ Presenter(s) – leads presentation(s) during the workshop series. Ensures participants understand and answer any questions they have.
- ◆ When putting together team, identify whether members will deliver or support the event.

Location

Identify a Location

When identifying a location, consider the following factors:

- Accessibility - Can people who use wheelchairs or have limited mobility access the location?
- Sound - Is the location quiet enough that participants will be able to hear the presentation?
- Lighting - Does this location provide adequate lighting for participants with limited vision to see the slides and documents?

- ♦ Geographic location – try to find a central location.
- ♦ Neutral location – if working with participants from multiple school districts, choosing a public library, local coffee shop or other neutral location, rather than a school, would be most comfortable/neutral for everyone.
- ♦ Size – how many participants are you expecting? Can they fit comfortably in the location you have decided?

Dates and Times

Attempt to pick days and times that work best for your participants. Speak with parents and caregivers to identify their availability. For example, if the majority of your participants work night shifts, perhaps a morning or early afternoon session would be best. Avoid picking dates and times when participants have religious holidays.

Childcare

If you choose a time outside of regular school hours or a time when childcare may not be available, you will need to consider childcare options. Nonprofits such as City Year, Boys and Girls Club, or YMCA may be able to assist with childcare. Important: anyone that you ask to provide childcare will need to be background-checked.

Timeline

12 Weeks Out

- ◆ Identify possible advisors for the event, such as a parent representative and bank or credit union partners, who can support the event design.
- ◆ Identify community members or organizations you would like to partner with.
- ◆ Assign one person to reach out to these partners.
- ◆ Set host location and dates.

10 Weeks Out

- ◆ Assign one person to oversee marketing and develop marketing plan (See marketing page for more detailed suggestions and appendix for templates).
- ◆ Create registration form (see appendix for sample registration form).
- ◆ Assign one person to send form out to participants and monitor form.
- ◆ Include link on marketing materials.

8 Weeks

- ◆ Finalize sponsors.
- ◆ Start sharing marketing materials out to community.
- ◆ Monitor registration.

4 Weeks

- ◆ Complete another marketing push.
- ◆ Remind participants.

2 Weeks

- ◆ Complete another marketing push.
- ◆ Remind participants.

1 Week

- ◆ Remind participants.
- ◆ Confirm catering with local restaurant.

Week of the event

- ◆ Remind participants.
- ◆ Print out materials needed for event.
- ◆ Gather materials such as notebooks, sticky notes, and other needed supplies.

Event day

- ◆ Pick up food.
- ◆ Set up space (see “Essentials” page for more details).
- ◆ Collect attendance sheets.
- ◆ Remind participants to complete post event survey.

Marketing

Create event description with the information below:

- Event(s) Name
- Event(s) Location
- Event(s) Time(s)
- Description of the event - Include what will be occurring, who your partners are, who should go, and all other major details. (250-500 words max, if possible. Depending on promotion avenue it is best to prepare a long and short description of your event(s))
- Links to the event(s)
- Deadlines - Once your event description is finalized, share a deadline and/or create the promotional materials with a one-week buffer period to make edits before promoting.

For promotional materials prepare a digital and print flyer:

- To save time, create a template that is adaptable for other languages and additional promotional materials to be branded similarly.
- Send out information and advertise as early as possible (8 - 12 weeks).

Steps the Manchester team took to get the word out:

- Social media
- Email Newsletters
- Flyers to all schools and principals to be shared with families.
- Word of mouth - (Ask community partners to share with their students and families)
- Promote on local publication and/or city calendars (e.g., City of Manchester calendar, NHNPR, NH Business week, Manchester Proud)

Suggestions:

- Print and distribute flyers at local businesses: cafes, YMCA, Boys and Girls Club, sports locations.
- Hang promotional materials in the places your families frequently visit.
- Advertise at other community events (e.g., CelebratED).

Obtaining Sponsors and Partners

We highly recommend obtaining sponsors and partners to make this event series a success. Sponsorship involves an exchange of funds or services donated to the event series. As this series focuses on building a baseline of financial literacy for students and their caregivers, it may be a good idea to seek out sponsorship from local financial institutions (banks, credit unions, financial planners) to offset the costs. Specifically, if you have restricted funding, you can use sponsorship donations to purchase food for each training or provide gift cards to families who complete the entire series. Partnerships do not involve a direct exchange of funds but can include in-kind contributions such as allowing a space to be used for free or providing childcare for free. Below are tips for obtaining sponsors and partners.

For Sponsors

- Reach out to local banks/credit unions to see if they will participate.
- Banks may be willing to share time, resources, or monetary donations.
- Some are willing to donate a check or cash, this can be used to purchase food or provide gift cards as an incentive to get families to complete all 3 trainings. We recommend announcing at the signup that any family who completes the training will be given a \$XX gift card. One per household.

For Partners

- Partner with local community colleges and business schools to have faculty, staff, or graduate students attend and provide advice if possible. It is possible that faculty/staff and/or graduate students may offer their volunteer services as part of credit. We highly recommend finding a Certified Professional Accountant (CPA) to volunteer their time to answer questions about taxes, especially for session one, which covers this material.
- Partner with local organizations for free use of space and/or childcare.
- Partner with other similar organizations such as the Parent Information Center, who may offer similar services to families.

Partners - examples

- St. Mary's Bank provided funding which allowed us to purchase food and gift cards for participants who attended all four sessions.
- Other banks tabled at our event and offered their resources for participants before, during, and after each session.

What would make a community organization want to partner with you? Community organizations may welcome the opportunity to connect with your audience and advertise their services and resources.

If having sponsors or partners table at workshops

- Give each tabling sponsor or partner time to talk about the resources they provide.
- Remind sponsors and partners that they cannot sell their products but rather inform families of the services they provide.
- Sponsor's table should be near the exit, so people pass them as they leave.
- Considering having just one sponsor per week, who provides financial support and whose services you highlight.

Content & Facilitation Notes

Suggestions

1. Build up facilitator knowledge to be able to answer participants' questions.
2. Partner with SMEs who can answer specific questions related to loans, taxes, credit, and other topics covered.
3. Consider devoting the final session to answering all of the questions that were built up over sessions.
4. Consider in advance what advice is being given and who is in the room (i.e., discussing bank loyalty with banks in the room).

Facilitation of the Workshops

Best practices

- Use simple language.
- Define vocabulary throughout the session.
- Leave time for questions.

Planning Essentials

Use these planning essentials to make the training as a family friendly as possible.

- Attendance Sheets - Appendix 2
- Microphone - Being able to be easily heard is a must! You can use a portable PA system, even a karaoke machine works. Make sure to test the audio in advance and bring back-up batteries as needed.
- Projector and screen - Make sure the lighting in the room allows the screen to be easily visible.
- Space - Ensure the space you choose is accessible to persons with disabilities. Use a space with limited distractions. Try not to use a very large space – smaller spaces allow people to sit closer which helps with audio and visual needs.
- Materials - Sticky notes, notebooks, pens, fidget toys. Any necessary print outs.
- Childcare - Request if childcare is needed during any of the sessions in the registration. If childcare is needed, or if you anticipate that lack of childcare will present a barrier to attendance, then you must find a way to provide it. Other adult or caregivers can work depending on numbers. If you choose to enlist teens (like a local High School Key Club/Honors Society), they must always have an adult from the school/program present. Consider other volunteer options like requesting assistance from local volunteer programs such as City Year or Girl Scouts. Again, if the childcare workers are under 18, an adult from their program must be present.

- ♦ Accessibility and Translation - Request any accessibility needs (ASL interpreter, assistive technology) in advance on the registration. Request any language needs other than English. If you receive any requests in advance for other languages, OR you know that other languages will be spoken among the students, at a minimum you should translate all the presentations and materials into the requested language, even if you cannot find an interpreter. You should print out the slides and have them translated as well.
- ♦ Food serving needs - Plates, napkins, cups, serving utensils, and cleaning supplies. If serving food, ensure there are different types of food and enough for everyone. Request allergy and dietary preferences in advance on the registration.

Before starting each session

- ♦ Welcome everyone and give a brief reminder of the event.
- ♦ Acknowledge and thank all sponsors, partners, and collaborators at the beginning.
- ♦ Announce where the bathrooms and exits are.
- ♦ Have participants complete attendance sheets to encourage that they do this, have them exchange their attendance information when they arrive in order to obtain the necessary materials such as printed handouts and notebooks.
- ♦ Allow sponsor to speak about services available once during the series, ideally at the first or last session.

After the session

- ♦ Remind participants to complete post event survey.
- ♦ Remind participants to speak to sponsor before leaving if desired.

Post-Event Survey

Ask participants to complete a post-event survey to collect feedback on the effectiveness of your event. You can either post a QR code on the slides at the end of event or send a link out to participants afterwards.

Use the link below to view an example post-event survey.

<https://www.surveymonkey.com/r/SPW98RT>

Financial Literacy Bingo Vocabulary and Definitions

Annual Fee: a lump sum you have to pay every year that you are signed up for certain credit cards.

Appreciation: an increase in the value of something over time, opposite of depreciation

Assets: something physical, such as a house, car, or boat, that you own that has value

ATM: a machine that performs basic financial functions, such as withdrawing money.

Bank: a building or organization that can give you a bank account, debit, or credit cards

Bankruptcy: when a person or organization cannot repay their debts, they are declared this

Benefits: what you receive from your employer besides your money, such as a 401k or health insurance

Budget: a guess on how much money you will make and how much you will spend over a certain period of time

Borrower: the person who takes money from someone that you need to pay back

Capital: anything that gives its owner value or advantage, such as money, a business, stocks

Cash flow: the movement of money in and out of a company

Check: something you write that says you are giving them a certain amount of money.

Checking account: a bank account that offers easy access to your money for your daily transactional needs, helps keep your cash secure, and can be connected to a debit card.

Compound interest: interest you earn on interest.

Credit: the ability of a customer to obtain goods or services before payment, based on the trust that payment will be made in the future

Credit card: a card issued by a financial institution, typically a bank, that enables the cardholder to borrow funds from that institution

Credit limit: the amount of money max that you can spend on a credit card until you repay at least some of the balance

Credit report: a statement that has information about your credit activity and current credit situation.

Credit score: a number that predicts how likely you are to pay a loan back on time.

Credit union: a non-profit financial institution that works like a bank

Debit card: a card that is tied to your bank account, you use it instead of cash.

Debt: money you owe to others or a bank that you need to repay

Depreciation: when something is valued less over time due to wear and tear or time, opposite of appreciation

Economy: the wealth and resources of a country or region, especially in terms of the production and consumption of goods and services

Employee: someone who works for an employer

Endorse: a signature that says you authorize a payment, such as a signature on a check

Expenses: the cost of something

FICO Score: a type of credit score

Financial goal: something you are working towards financial (ex: an amount of money saved, or debt repaid)

Financial institutions: could be a bank or credit union.

Financial plan: your long-term financial goals, taking your current financial situation into account.

Financing: the act or process or an instance of raising or providing funds

Fiscal: relating to financial matters

Fixed expenses: expenses that you cannot change, the same every month, such as rent.

Fraud: falsifying information such as your identity or finances

Grace period: the period between the end of a billing cycle and the date your payment is due

Gross income: the amount of money you earn before taxes.

Income: how much money you make

Insurance: something that provides you financial protection, such as for your health, your house, or your car

Interest: an additional amount of money charged when you borrow money, normally in the form of a percentage

Investment: spending money on something now so that you can get more money later

Late fee: what you need to pay when you miss a payment or make a late payment.

Lender: the person, bank, or institution that loans money

Minimum payment: the smallest amount you need to pay on a debt at one time.

Mortgage: money you borrowed to own a home, if you fail to make the payments, the bank could take the house

Needs: something you need to pay for, such as food, rent, etc.

Net Income: the amount you earn after taxes are taken out of your paycheck.

Principal: the amount of money you borrow before you have made payments or there is interest

Profit: the extra money a business makes after everything has been paid for

Savings: money set aside for emergencies and big expenses

Savings account: the account where you put your savings in

Social security: everyone pays for social security as part of your paycheck, when you retire you receive money from the government.

Stock: a share in the ownership of a company, including a claim on the company's earnings and assets

Taxes: money collected by the government to cover government costs

Wants: something you want to pay money on, but you do not need (such as a new toy, clothing)

Attendance Sheet

Name: _____

Name: _____

Role (please circle one):

1. Parent/Caregiver
2. Student
3. Other: _____

School(s) your student(s)/you

attend(s) (please
list all that apply):

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____

Role (please circle one):

1. Parent/Caregiver
2. Student
3. Other: _____

School(s) your student(s)/you

attend(s) (please
list all that apply):

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____

Registration Form

March Money Madness - Financial Literacy Series

Join GEAR UP and the Statewide Family Engagement Center for our March Money Madness Financial Literacy Classes in March! Every Tuesday in March from 6 - 7 PM, we will provide you with straightforward information and tools to build your financial knowledge, whether you are helping your student save for college or their first car or coming up with a family budget.

March 5th is our **Kickoff Event** with **Financial Literacy Bingo** and prizes for the whole family!

This will be held at **West High School from 6 - 7 PM**. Our classes start on **March 12th**, and all will be held at **St. Raphael Parish** (103 Walker St. Manchester, NH). All sessions will be from 6 - 7 PM and include childcare. Our topics include:

- ♦ **March 12th** - Where did my money go? Understanding paychecks, bank accounts, taxes, and the federal and state tax system.
- ♦ **March 19th** - Your Financial Future Part 1: Making and managing a budget- for home, schooling, and life.
- ♦ **March 26th** -Your Financial Future Part 2: Understanding Credit, Debt, and Credit Scores

This series is open to anyone 18 years and older who is connected to the **Manchester School District** (a student, parent, caregiver or other relative). This is a **first-come, first serve** basis, and we will follow up if you have secured a spot by signing up today. Please email Nicole Nover at nnover@mansd.org if you have any questions.

* Indicates required question

1. **Email ***

2. **First Name***

3. **Last Name***

4. **Phone Number ***

5. **Please choose which applies best to you:***

Mark only one oval.



Student 18 years or older



Parent/Guardian of a MANSD student



Other Adult Relative of a MANSD student (e.g., older sibling, grandparent)

6. Which school(s) do you or your student(s) attend?*

Please list all schools that apply.

7. How many family members will be attending (including yourself)?

Please only include participants in the series.

For example, you and your spouse want to attend together and would write two.

8. **Childcare will be offered for those who need it. If you would like to have your children attend, please list their ages below.**

If you would like to bring a teenager with you, they are welcome to attend alongside you.

9. **Do you speak a language other than English or need other accommodations?**

10. **Do you have any dietary restrictions?**

11. **Do you have any questions or concerns?**

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Google Forms

Marketing Templates

FAMILY FINANCIAL LITERACY WORKSHOP SCHEDULE

(INSERT NAME OF LOCATION)
INSERT ADDRESS OF LOCATION

Calling all [INSERT CITY/TOWN] School District Families!

CHILDCARE AND REFRESHMENTS PROVIDED.

INSERT QR
CODE HERE

Unlock the Secrets to Financial Success at our
MARCH MONEY MADNESS Workshops.



**MON,
DAY**

WORKSHOP # 1

Where did my money go? | ? PM - ? PM
Understand paychecks, bank accounts,
taxes, and the federal and state tax system.

WORKSHOP # 2

Your Financial Future Part 1 | ? PM - ? PM
Making and managing a budget for home,
schooling, and life.

**MON,
DAY**



**MON,
DAY**

WORKSHOP # 3

Your Financial Future Part 2 | ? PM - ? PM
Understand Credit, Debt, and Credit Scores

MARCH



MADNESS

MONEY



New Hampshire
STATEWIDE
FAMILY
ENGAGEMENT
CENTER

(INSERT SCHOOL DISTRICT LOGO AND
OTHER PARTNERS)

FAMILY FINANCIAL LITERACY

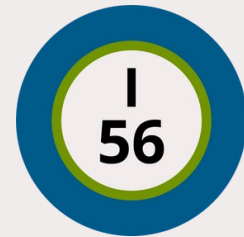
BINGO



Join us for a fun-filled night of BINGO to kick off MARCH MONEY MADNESS!

Learn about budgeting, debt, and important financial skills while enjoying a friendly game of Bingo!

There will be light refreshments, and you might even win a prize if you get Bingo.



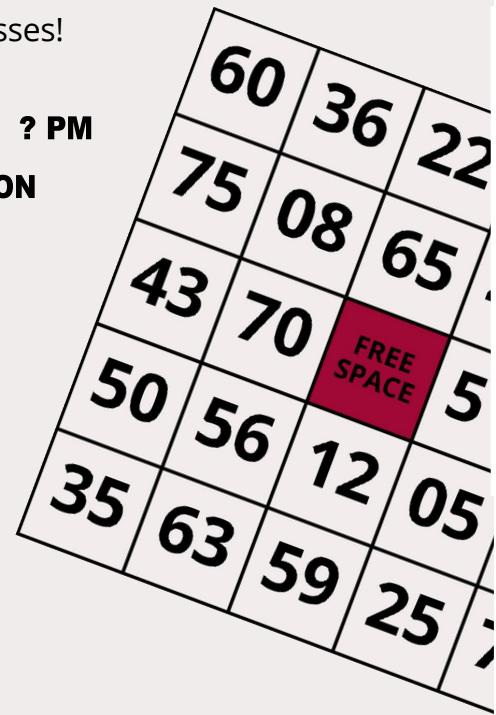
It's a great opportunity to learn about Financial Literacy Classes!



MONTH, DAY, YEAR | ? PM - ? PM

INSERT NAME OF LOCATION

INSERT ADDRESS OF LOCATION



New Hampshire
**STATEWIDE
FAMILY
ENGAGEMENT
CENTER**

(INSERT SCHOOL
DISTRICT LOGO AND
OTHER PARTNERS)