
Target Audiences Used in the AFI Training Toolkits

People without Formal Banking Relationships—individuals who do not have an account or other existing relationship with a bank, credit union, or thrift, although they may have had banking relationships in the past. They are generally inexperienced with financial services and how to use those services, and may have a fear of financial institutions. Exercises added for this target audience provide more hands-on practice with basic banking skills.

People with Existing Banking Relationships—individuals who are familiar with financial institutions, ranging from individuals who have very basic relationships to individuals who use multiple financial products and services. Exercises added for this target audience provide more in-depth information or new information to keep them engaged in the session.

Young People—individuals under 18 years of age (some IDA programs extend the definition of youth to 23 years). Some individuals in this target audience may have a bank account, while others may not have had that experience. Exercises added for this target audience provide more hands-on practice with basic banking skills.

New Americans (Immigrants, Refugees, and Asylees)—individuals in this target audience generally lack experience with the U.S. economic and banking system. Exercises added for this target audience are designed to explain the system and build trust for this system.