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# **Determining Facilitator/Trainer Efficacy**

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## The Role of the Facilitator or Trainer in Financial Education<sup>37</sup>

A skilled facilitator is essential to effective, efficient and engaging financial education. An excellent facilitator can turn mediocre curricula into an outstanding education experience; conversely, an unskilled facilitator can turn excellent curricula into a mediocre training experience. **Therefore, the quality and skill of the facilitator will generally determine the efficacy of the training experience.**

*An excellent facilitator can turn mediocre curricula into an outstanding education experience; conversely, an unskilled facilitator can turn excellent curricula into a mediocre training experience.*

A facilitator can also be thought of as a learning guide or an animator. Among many other skills a facilitator should have, she/he must be able to:

- Plan, organize, and take care of all details related to the training
- Communicate clearly and in culturally sensitive ways
- Be sincere, caring and comfortable with a diverse group of people
- Respect all participants and their feelings
- Be flexible in response to the needs of participants, guest speakers or circumstances
- Establish and maintain a safe learning climate ensuring all individuals are honored
- Use humor appropriately
- Keep participant information confidential and encourage all group members to do so as well
- Provide the framework for the thinking, doing and discussing
- Pose thought provoking questions that lead adult learners toward their own solutions
- Deliver relevant supplemental information
- Create a learning environment that encourages dialogue, open communication and sharing of experiences
- Provide effective feedback to those engaged in the learning process
- Ensure a balance between participants being heard and keeping the training focused
- Search for common themes among and summarize participants' contributions

All of this in addition to having some command over the content—the budgeting process, cash flow, record keeping, consumer protection laws, credit reports, credit scores, credit repair, calculating and interpreting net worth, asset protection, and financial services to name a few.

This role differs from the traditional “teacher” or “trainer” role where the teacher is seen as:

- Possessing all essential information
- Filling the “students” minds with knowledge
- Talking in the front of the room while the participants passively absorb information

Having a skilled facilitator at adult training sessions is as if not more important than someone with deep content knowledge. Specific content knowledge can be procured through expert

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speakers (volunteer or paid) although, again, a financial education facilitator should have some command over the basic financial education topics. Lawyers, investment professionals, financial institution representatives, insurance industry personnel, and financial planners most often do not provide the essential elements (listed above) a facilitator brings to training to ensure it is learner-focused.

Therefore, any complete financial education evaluation effort will include evaluation of its trainers or facilitators.

### **Levels of Facilitator Evaluation**

Ideally, the evaluation will include three levels:

#### **1. Participant evaluation of facilitator/training efficacy**

Limitations of this information:

#### **2. Trainer/facilitator self evaluation**

Limitations of this information:

#### **3. Third-party evaluation of the trainer/facilitator**

Limitations of this information:

## **Facilitator/Trainer Evaluation**



### **Small Group Work**

With the other participants at your table, complete the following worksheet.

In order to determine whether a facilitator or trainer of financial education is effective, it is important to have a **picture of what an effective facilitator or trainer looks like**. Complete the following chart by identifying at least five standards in each category.



<p>What <u>financial education knowledge</u> should facilitators of financial education minimally have?</p>	<p>What <u>training and facilitation skills</u> should facilitators of financial education minimally have?</p>
<p>What <u>traits</u> should facilitators of financial education <u>convey</u> within training?</p>	<p>What <u>code of conduct (ethics)</u> should facilitators of financial education adhere to?</p>

***Example of Participant Evaluation of the Trainer/Facilitator***

**Example 1:**

**1. Training Facilitators**

Please complete the following chart by rating each trainer individually.

	Tiffany Eng			Inger Giuffrida		
Shown clear depth and breadth of knowledge about financial education and asset building.	Below Average	Average	Above Average	Below Average	Average	Above Average
Demonstrated an ability to convey financial education and facilitation knowledge and skills effectively.	Below Average	Average	Above Average	Below Average	Average	Above Average
Listened and effectively encouraged participation and discussion among participants.	Not Effective	Effective	Very Effective	Not Effective	Effective	Very Effective
Created a safe learning environment and facilitated an atmosphere of mutual respect.	Not Effective	Effective	Very Effective	Not Effective	Effective	Very Effective
Used engaging training and facilitation methods.	Not Effective	Effective	Very Effective	Not Effective	Effective	Very Effective



	Tiffany Eng		Inger Giuffrida	
	Yes	No	Yes	No
Would you attend another training facilitated by this trainer? <b>Please explain your response.</b>				
Specific comments about each trainer:				

2. Did the trainers work well together as a team? (please circle one) **YES NO**

**Comments:**

**Example 2:  
Training Facilitator**

Demonstrated an ability to convey asset building and financial management information.	<b>Yes</b>	<b>No</b>
Listened and effectively encouraged participation and discussion among the other participants and me.	<b>Yes</b>	<b>No</b>
Showed respect for the other participants and me and was interested in providing us with information we could use.	<b>Yes</b>	<b>No</b>
Created a safe learning environment and facilitated an atmosphere of mutual respect.	<b>Yes</b>	<b>No</b>
Used engaging training and facilitation methods.	<b>Yes</b>	<b>No</b>
Would you attend another training facilitated by this trainer?	<b>Yes</b>	<b>No</b>

Specific comments about what you liked or didn't like about the way Inger facilitated the training:

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### Example of Facilitator Self Evaluation

Please complete the following based on your own reflection of the training you led.

Facilitator Name: \_\_\_\_\_

Name of Session: \_\_\_\_\_

Session Date: \_\_\_\_\_ Date of Self-Evaluation Completion: \_\_\_\_\_

Number of Participants: \_\_\_\_\_

1. Please check the answer that best applies. Please include comments if you rated a “no” or “not sure/not applicable.”

	Yes	No	Not Sure/ Not Applicable	Comments
I was clear about the goals (outcomes) and objectives of the session.				
I had a good understanding of the target audience for the training prior to the training.				
I felt I had the materials and supplies I needed for the training.				
I felt the training space and room set up met the needs of the participants.				
I felt adequately prepared to facilitate the training.				

2. What three things did you do best during the training?

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3. What three things would you change in terms of how you facilitated the training?

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4. Thinking about the training, please rate yourself on the following:

	Rating (Circle One)			Comments
	Below Average	Average	Above Average	
I showed clear depth and breadth of knowledge of the topic.				



	Rating (Circle One)			Comments
	Below Average	Average	Above Average	
I demonstrated an ability to convey information effectively.				
I listened and effectively encouraged participation and discussion among participants.				
I created a safe learning environment and facilitated an atmosphere of mutual respect.				
I used engaging training and facilitation methods.				
I communicated key points in diverse ways to address different learning styles of the group.				
I adapted activities to better address participants' needs as articulated in the issue census or in their general comments and feedback.				
I varied types of activities throughout a session to maintain energy and attention.				
I achieved the stated session objectives.				
I was the culturally and contextually appropriate and relevant.				

**5. What cultural influences affect how you perceive and discuss money and financial issues? How are these different from the people you serve?**

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6. What additional training or resources would you like to increase your efficacy as a facilitator of financial education?

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### ***Example of Third Party Facilitator Evaluation***

Please complete the following based on your observation of the facilitator/trainer.

**Facilitator Name:** \_\_\_\_\_

**Name of Session:** \_\_\_\_\_

**Session Date:** \_\_\_\_\_ **Number of Participants:** \_\_\_\_\_

**Session Outcomes or Objectives:**

	Rating (Circle One)			Comments Specific to the Element
	Below Average	Average	Above Average	
Showed clear depth and breadth of knowledge of topic.	Below Average	Average	Above Average	
Demonstrated an ability to convey information effectively.	Below Average	Average	Above Average	
Listened and effectively encouraged participation and discussion among participants.	Not Effective	Effective	Very Effective	
Created a safe learning environment and facilitated an atmosphere of mutual respect.	Not Effective	Effective	Very Effective	
Used engaging training and facilitation methods.	Not Effective	Effective	Very Effective	
Communicated key points in diverse ways to address different learning styles of the group.	Not Effective	Effective	Very Effective	
Adapted activities to better address participants' needs as articulated in	Not Effective	Effective	Very Effective	



	Rating (Circle One)			Comments Specific to the Element
the issue census or in their general comments and feedback.				
Varied types of activities throughout a session to maintain energy and attention.	Not Effective	Effective	Very Effective	
How effectively did the facilitator prepare the space, materials, visual aids and other training props to ensure dialogue among participants and efficient transitions from one activity to another?	Not Effective	Effective	Very Effective	
Did the facilitator achieve the stated session objectives?	No	Yes	Not Sure	
Was the facilitator prepared, i.e., did they understand how the activities and content flowed within the sessions they facilitated, were they familiar with and able to reference the participant materials, were they able to effectively integrate visual aids and other training props into the training?	No	Yes		
Was the facilitator culturally and contextually appropriate and relevant?	No	Yes		
Would you attend another training facilitated by this individual?	No	Yes		
Did the facilitator work effectively with and complement guest speakers?	No	Yes	Not Applicable	
Other general comments about the facilitator:				



## Cultural Competence

Cultural competence is difficult to measure partly because it's difficult to define and understand **practically**.

From the **National Center on Cultural Competence** at Georgetown University, an organization has cultural competence if it:

- ❑ has a defined set of values and principles, and can demonstrate behaviors, attitudes, policies and structures that enable its staff to work effectively cross-culturally.
- ❑ has the capacity to (1) value diversity, (2) conduct self-assessment, (3) manage the dynamics of difference, (4) acquire and institutionalize cultural knowledge and (5) adapt to diversity and the cultural contexts of the communities they serve.
- ❑ incorporates the above in all aspects of policy making, administration, practice, service delivery and involve systematically consumers, key stakeholders and communities.

Cultural competence is a developmental process that evolves over an extended period. Both individuals and organizations are at various levels of awareness, knowledge and skills along the cultural competence continuum. (adapted from [Cross et al.](#), 1989)

The **Department of Health and Human Services** adds to this definition:

*'Culture' refers to integrated patterns of human behavior that include the language, thoughts, communications, actions, customs, beliefs, values, and institutions of racial, ethnic, religious, or social groups. 'Competence' implies having the capacity to function effectively as an individual and an organization within the context of the cultural beliefs, behaviors, and needs presented by consumers and their communities. (Adapted from Cross, 1989).*

### **Why is this important for financial education?**

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**What behaviors would demonstrate cultural competence in the context of financial education?**

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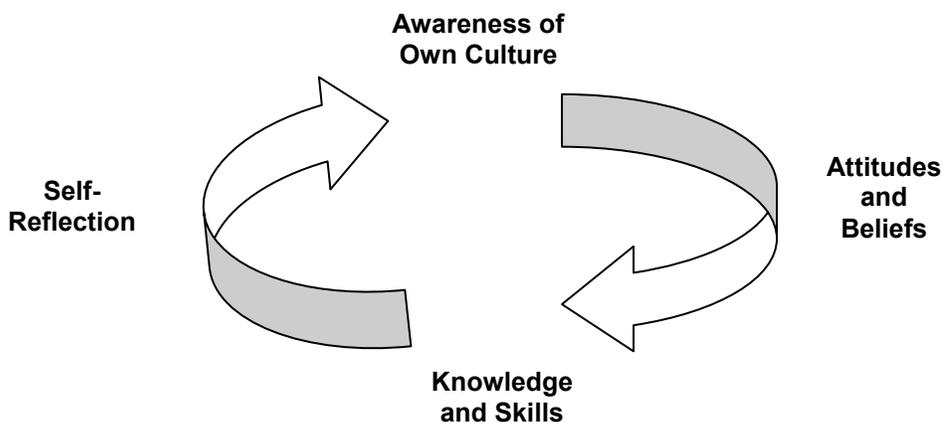
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For the individual financial educator, cultural competence starts with **awareness** of one’s own cultural context vis a vis money and financial issues. Cultural competence then involves **attitudes or beliefs** that avoid stereotypical assumptions about participants, **knowledge** about cultural differences, and **skills** to communicate effectively with people from different cultures.



**When trying to understand another culture, consider your own culture plus another in addition to the one you are trying to understand. Otherwise, you set up a dichotomous relationship in which one “culture” does something in a superior way to the other.**

**--Paraphrased from Margaret Mead**