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# **Appendix of Additional Resources<sup>45</sup>**

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<sup>45</sup> All of the energizers listed in the appendix section were developed by Inger Giuffrida for Delivering Effective and Engaging Financial: A training for facilitators. Please cite when using. Thanks!

***Toolbox of Methodologies and Ideas***



Name of New Training Idea	Description of Idea	How I Can Use It

***Grab Bag of Ideas***



Name of New Training Idea	Description of Idea	How I Can Use It

<b>A</b>	<b>S</b>	<b>S</b>	<b>E</b>	<b>T</b>
Who can tell you the difference between credit and debt?	Who has an unusual hobby? What is it?	Who has done something adventurous in the past year? What was it?	Who has read the same book as you? What was it?	Who can define asset? Have them give 3 examples.
Who can describe their favorite meal? What is it?	Who can define financial literacy? Ask them to define it for you.	Who speaks a foreign language? What is it?	What are two things for which your state is famous?	Who has seen the same movie as you? What was it?
Who has a birthday in the same month as you? Which month?	Who can explain the relationship between assets and wealth?	Who knows a song with the word "money" in it? Have them sing a short phrase from the song.	Who can tell you what a spending leak is? What is one of their spending leaks?	Who has the same color eyes as you? What color are they?
Who has developed a budget before? How long did they stick with it?	Who enjoys the same type of music as you? What type of music?	Who can explain the relationship between goals and developing a budget?	Who did something embarrassing? What did they do?	Who can define net worth?
Who has invested in an asset? What was it?	Who can sing the BIG MAC song?	Who can share a favorite quote they have memorized?	Who wants to start a business? What is it?	Who would not work for living if all of their expenses were taken care of? What would they do with their time?

### Spending Leaks

Write down your spending leaks on the leaky barrel. Next to each, calculate how much the leak costs on a daily (if appropriate), weekly, monthly and annual basis. Add up all of the leaks on an annual basis and write that in the box at the bottom.



Finding the spending leaks is only half of the exercise. Once you find the leaks, find ways to plug them. Start with the biggest leaks first. These have the biggest impact. Next to each of your leaks, write down one way you can plug them. Any spending leak you plug is money that can be saved. Total all of the money you can save by plugging your spending leaks. You can use the table below instead of the leaky barrel.

Leak	Cost Per Week	Cost Per Year	Plugging the Leak (Stop it or find cheaper alternative)	Amount to Savings



### Needs v. Wants—Vote with Your Feet

Complete the following exercise by checking whether something is a need or a want. As the facilitator reads off each item, go stand under the sign that corresponds with your response.

Item	Need	Want	Alternative
Disposable Diapers			1. 2.
Rent			1. 2.
Car			1. 2.
Coffee			1. 2.
Milk			1. 2.
Designer shoes			1. 2.
Cable TV			1. 2.
Paper Towels			1. 2.
Cell Phone			1. 2.
Bottled Water			1. 2.

With your table, identify alternatives to those items listed if a lower cost alternative exists.



## Values Auction

You are at an auction to purchase values. You are buying those things you want to be a part of your life. Those things you bid on represent what is most important to you in life.

You have \$1,000. You cannot bid lower than \$100 on a value, but you can bid more on a value.

Which values would you bid on?

Put the amount you would bid for each value listed in the table below. Remember, you only have \$1,000.

<b>A Comfortable Life</b>
<b>An Exciting Life</b>
<b>A Sense of Accomplishment</b>
<b>A World of Peace</b>
<b>A World of Beauty</b>
<b>Equality</b>
<b>Family Security</b>
<b>Freedom</b>
<b>Happiness</b>
<b>Inner Harmony</b>
<b>Love</b>
<b>National Security</b>
<b>Pleasure</b>
<b>Salvation</b>
<b>Self-Respect</b>
<b>Social Recognition</b>
<b>True Friendship</b>
<b>Wisdom</b>



There's more to the values auction! This following list of values is how you would behave to reach the values you bought above. You have \$800 this time. You cannot bid lower than \$100 on a value, but you can bid more on a value.

Which values would you bid on?

Put the amount you would bid for each value listed in the table below.

<b>Ambitious</b>
<b>Open-minded</b>
<b>Capable</b>
<b>Cheerful</b>
<b>Clean</b>
<b>Courageous</b>
<b>Forgiving</b>
<b>Helpful</b>
<b>Honest</b>
<b>Imaginative</b>
<b>Independent</b>
<b>Intellectual</b>
<b>Loving</b>
<b>Logical</b>
<b>Obedient</b>
<b>Polite</b>
<b>Responsible</b>





## Resources

Following are some resources for learning more about financial education. These are provided for your convenience, but in no way represent the full spectrum of financial education resources. You may find others you find even more useful than anything listed here.

Website	Sponsoring Organization	Category	Noteworthy Features
<a href="http://www.jumpstart.org">www.jumpstart.org</a>	JumpStart Coalition for Personal Financial Literacy	General financial education	See clearinghouse section for resources and curricula
<a href="http://www.mymoney.gov">www.mymoney.gov</a>	U.S. Financial Literacy and Education Commission	General financial education	Links to Federal Citizen Information Center and First Gov for Consumers
<a href="http://www.nefe.org">www.nefe.org</a>	National Endowment for Financial Education	General financial education	Curricula for special populations through Collaborative Programs link
<a href="http://www.beehive.org">www.beehive.org</a>	One Economic Corporation	General financial education Consumer information	Specifically designed for people with low income and includes worksheets
<a href="http://www.federalreserveeducation.org">www.federalreserveeducation.org</a>	The Federal Reserve System	General financial education Banking system	Links to all Federal Reserve District Websites and other financial education websites
<a href="http://www.wife.org">www.wife.org</a>	Women's Institute for Financial Education	General financial education Planning tools for women	Worksheets and tools to help prepare for divorce, becoming a widow and more
<a href="http://www.ncee.net">www.ncee.net</a>	National Council on Economic Education	General financial education	Online lessons and materials for teaching; geared to



Website	Sponsoring Organization	Category	Noteworthy Features
		General economics education	K-12, but many activities adaptable to adults
www.bankrate.com	Bankrate.com	Financial rates and products	Aggregated financial rate information and general information about a full range of financial services and products
www.insurance.com	Insurance.com	Insurance	Information about insurance products, calculators and quotes from insurance companies
www.annualcreditreport.com	AnnualCreditReport.com	Credit report (free annual)	This site and service is authorized and sponsored by Equifax, Transunion and Experian
www.incharge.org	InCharge Debt Solutions	Debt management  Credit	See "Resources" section
www.choosetosave.org	Employee Benefit Research Institute and the American Savings Education Council	Saving	See "Saving Tips" section
<a href="http://www.affluenza.org">www.affluenza.org</a> or <a href="http://www.newdream.org">www.newdream.org</a>	Center for a New American Dream	Consumerism	Information about living with less, resisting the pressure to buy more, and helping the environment



Curriculum	Sponsoring Organization	Category	Noteworthy Features
Finding Paths to Prosperity	CFED	General financial education	IDA focused; very participatory approaches; contiguous sections; can be used for individual study as well as in classroom
Money Smart	FDIC	General financial education	Non interdependent modules; multi-media; available in multiple languages
Building Native Communities	First Nations Oweesta	General financial education	Developed for Native Communities
Your Values, Your Choices, Your Money	Thrivent Financial for Lutherans	Faith-based financial education	Approaches all content from perspective of stewardship; highly participatory; includes IDA
NEFE High School Financial Planning Curriculum	NEFE	Youth	Targeted at young people; highly participatory; very explicit facilitator's guide
<b>Other Ideas from Participants:</b>			