



"Tools for Success" webinars for Assets for Independence grantees:

Enhancing Your Financial Education Program

Tuesday, March 12, 2013
12:30 – 1:30 p.m. PST / 3:30 – 4:30 p.m. EST

Jimmy Crowell: Hi everyone, and welcome to our webinar on **Enhancing Your Financial Education Program**. This webinar is the next in our series of "Tools for Success" webinars designed for Assets for Independence grantees and sub-grantees. My name is Jimmy Crowell, and I'd like to welcome you to our conversation today. 1

Before we start today's presentation, I'd like to begin with a few housekeeping items. If you're having trouble dialing in, you can listen through your computer using speakers or connecting a headset to your computer.

If you're having technical difficulties such as trouble connecting to the visual portion of the webinar, send us an e-mail and we'll send you the Power Point file as an attachment so that you can follow along. The e-mail address is tmurphy@cfed.org.

Today's webinar is being recorded, so you will be able to review it on demand. You will receive a follow up email in a week or two with details on how to access the recording. We will also send a copy of the PowerPoint presentation that is being used today.

We have a number of participants registered today, so your phone lines have been muted to ensure sound quality.

We encourage you to send questions at any time during this presentation by using the Questions box in your GoToWebinar Control Panel as you see on your screen. We will try to answer as many of your questions as we can after the presentation.

We realize that some of you on this call may not yet be AFI grantees, so we want to provide you with information about the program. The Assets for Independence Program, or AFI for short, is the largest source of funding for IDA programs nationally.

To learn more about AFI, including how to apply, visit www.idaresources.org

We also encourage you to attend an upcoming orientation webinar focused on Planning an AFI Project which will take place on Thursday, March 28th from 2 to 3:00 PM EST. You can register for the webinar at www.idaresources.org.

Now that we've gotten those housekeeping items out of the way, I'd like to introduce our three guest speakers for today's webinar. I'm Jimmy Crowell and I work for the AFI Resource Center, which provides training and technical assistance to AFI grantees, their project partners, and other organizations providing asset building services. Now, I'd like to introduce our guest speakers for today's call. Today, we have Jeannette Schultz, Project Manager of Strategic Programs and Alliances and Brent Neiser, Senior Director of Strategic Programs and Alliances at the National Endowment for Financial Education, or NEFE for short. They will be showcasing some of the many resources and toolkits NEFE has developed to assist IDA practitioners in delivering interactive community-based financial literacy classes.

We also would like to remind folks on today's call that there is a wealth of information on financial education, a core component of any AFI IDA program, which can be found on idaresources.org under the Financial Education section. There you can find additional options for financial literacy curriculum and other resources and strategies for delivering population appropriate financial education.

With that, I am going to give the controls over to Jeannette and Brent.

Jeannette Schultz: Welcome to enhancing your financial education program. I'm Jeannette Schultz and I will share information about tools offered by the National Endowment for Financial Education. Because of the number of participants, we can't take questions during the presentation, but we will answer them at the end of the session. If you do have questions, you can begin entering them at the right hand side.

The National Endowment for Financial Education provides financial education and practical information to people at all stages. NEFE believes that regardless of background or income level, more financially informed individuals are better able to take control of their circumstances, improve their quality of life, and ensure a more stable future for themselves and their families. You can find this information about NEFE on www.nefe.org.

Whether you are a financial planning professional, social service expert, community volunteer, financial educator, teacher or college professor, we have resources to help you facilitate financial education workshops or classes in your classroom and your community and evaluate your success.

NEFE strives to reach those who will benefit from increasing their financial knowhow, yet may not know about, or may not currently receive services from a local school, community, organization, financial institution, or financial professional. Examples of how we serve the public include personal finance curriculum for educators, instructional materials for workshop facilitators, and website resources for consumers.

To give just a very brief overview, we provide funding for research and grants that benefit school age children. Our high school program is our longest standing program and equips middle and high school students with basic financial education and that meets education

standards in all 50 states. Our CashCourse website offers financial resources for college aged students and young adults and provides tools for them to succeed financially and prepare for their future financial years. Another website is SmartAboutMoney.org and gives individuals of all incomes and backgrounds tools to help them reach their financial goals. One resource that we provide to educators is prepared financial workshop kits, so they can reach underserved groups. For older populations, we offer My Retirement Paycheck, which is a website that provides impartial information to help individuals navigate the financial challenges of retirement needs.

NEFE believes that when two or more groups strive for the same goal, they get more accomplished by working together. We have partnerships with several leading, national nonprofit organizations in order to reach underserved audiences more directly. We know first-hand how teamwork can bring about extraordinary outcomes. These partnerships include other nonprofits that serve consumers directly or indirectly including American Red Cross, Habitat for Humanity, and Jumpstart Coalition for Personal Financial Literacy. Whether you are a partner, educator, consumer, or researcher, NEFE has resources for you.

Financial Workshop Kits can help you reach out to your community by providing tools and resources needed to deliver financial education information to underserved audiences. Whether you are a financial planning professional, social service professional, community volunteer, financial educator, or human resource professional, Financial Workshop Kits provide a level of focus and specialization that you can use to be more comfortable, more efficient, and more effective in your work. Here at www.financialworkshopkits.org, you have access to workshops, tools, and other resources that can be used separately or together to empower people to make the best financial decision for their value and unique circumstances.

Financial professionals work day-in and day-out helping others meet their financial goals. Whether saving for college, buying a home, or planning for retirement, Financial Workshop Kits can help you reach out to broader community in your program's effort by providing tools and resources by delivering financial education information to underserved audiences.

As a social service professional, your focus may or may not always be on the personal finances of your clients. But you know that the financial aspects of any given situation greatly shape the circumstances of people facing a variety of challenges. As you develop strategies that improve the wellbeing of those with whom you work, use Financial Workshop Kits to increase your knowledge and competence about basic money management skills. Financial Workshop Kits offer customizable tools and resources addressing a number of specialized audiences facing unique hardships. By using these tools you can effectively address people's needs with relevant information and resources.

As a community volunteer you are driven by a passion for serving those around you. No matter what your motivation, Financial Workshop Kits will enhance your commitment to helping underserved people increase their money management skills by offering the tools to

gain knowledge and build capacity and imparting financial education to people in a wide range of ages and special circumstances.

As a financial educator you teach money management skills as part of your career and you enjoy helping groups, schools, and organizations enhance their financial education curriculum by providing presentations, courses, and activities. These kits help save time in developing presentations by providing quality, noncommercial, free and customizable materials that reach a variety of audiences. Did I tell you it was noncommercial? Instead of creating new presentations, you can use your time and energy to focus on teaching, counseling, or coaching.

As a human resource professional we know you're busy. Financial Workshop Kits helps you provide employees with education and resources that will improve your financial capability and wellbeing, which in turn reduces their stress and increases their productivity and engagement. Whether you're presenting new employees with new information about the benefits available to them or you are counseling and coaching employees facing unique life conditions, Financial Workshop Kits provides an easy way to reach employees with essential information.

The people you serve face unique financial circumstances and challenges. With this in mind we created customizable workshop kits that are focused on varied, yet specific, audiences. Use the ten main topic areas in this website to find the resources that would be most useful to you based on the income level, stage of life, or unique situation in your community audiences.

Are you focused on providing financial education to college students? Choose from several workshop kits designed to help you share money management topics with students. Currently there are two workshops up on the website and the remaining six will be posted by the end of 2013.

Customizable workshop kits are organized by topic area and include PowerPoint presentation scripts, handouts and other resources you might find useful. Additionally we provide answers to frequently asked questions about how to effectively reach your specific audience.

Like most websites an agreement is attached for all users. Did I tell you this website is free for you to use? By just pressing "I Agree" you will have access to all workshop kits. After visiting this page you will no longer need to do this again at the same computer.

To engage with your group participants or individuals, handouts are attached to the workshops. Each workshop contains 3-5 handouts that illustrate a spending plan, provide a better understand of one's money style, and set goals for savings. Each workshop will vary in handouts.

Need additional information to supplement your presentation or a place to refer your participants after the presentation concludes? Whether you teach youth, working adults, or those reaching retirement NEFE tools can help you provide the information your audience needs. From the NEFE high school financial planning program and Spinster, geared towards young adults, to Smart About Money, for adults at various life stages, and My Retirement Paycheck, these NEFE tools and others provide a range of information geared towards the communities you help. In addition, the NEFE financial education evaluation toolkits help you gauge and improve the effectiveness of the programs you teach.

In the Financial Workshop Kit on Addiction: The Road to Financial Recovery, this is a general overview of addiction. People with addiction, whether alcohol, drugs, gambling, shopping, food or other things, often feel out of control and making the decision to face their addiction is the first step in moving beyond a life defined by it. Help individuals stay on track with this workshop which covers attitudes about money, getting out of debt, rebuilding credit, recognizing scams, and discerning wants from needs.

The Financial Workshop Kits Domestic Violence: Gaining Financial Self-Sufficiency, addresses population affected by this tragic situational crisis. Abuse is found among women and men, regardless of social class, age, ethnicity, and location. Economic control in an abusive relationship takes many forms, and gaining financial self-sufficiency can be the difference between staying in or leaving a violent relationship. This workshop covers building a modest financial foundation and making plans for the future, which are crucial skills you can impart to individuals so they are empowered to make informed, responsible financial decisions to reestablish their lives.

NEFE has received numerous requests on tools addressing the military population. This workshop kit addresses military personnel on the move and facing deployment. Life in the U.S. military means a life of mobility, and learning to manage money successfully can help servicemen and women better deal with the uncertainties they face every day. Use this workshop to teach them and their families how to plan financially for deployment. Topics cover military-specific financial issues to give them economic stability in a changing world.

With the onset of recession in 2008, transitional housing has become a growing issue as families and working poor face dire straits in their own household. Transitional housing workshop kits addresses homelessness at any stage in life. Many people are just a few paychecks away from homelessness, so natural disasters, large unexpected medical expenses, credit problems, and job loss can leave people instantly homeless with limited resources for rebuilding their homes or their lives. This workshop helps you teach basic money management skills as well as the steps to move from transitional housing to rental housing, all of which can lead to a more secure future.

As mentioned earlier the homeless population is growing, even including those with families. Family Money Skills is an ideal workshop kit for those who are working closely with this population. This workshop provides basic tools for financial success to help improve the lives of low-literacy populations. Success is heightened when parents and

children learn together and support one another in making smart, beneficial money decisions. This workshop provides the tools to help families openly discuss money matters and gain the critical life skills needed to make smart financial choices. Key content includes understanding wants versus needs, setting savings goals, earning money, shopping wisely, planning, and banking.

In Income, Savings, and Assets, this workshop kit teaches families of limited means or those who rely heavily on credit. Facilitators and teachers can help these families achieve financial stability by teaching practical strategies to increase income, build savings, and gain assets.

With the assistance of Vida, the nonprofit arm of the IRS, we've developed a workshop kit that works closely with individuals and families to think about long-term goals in education, buying a home, or building a business, rather than spending it on a flat-screen TV or a shopping spree. This workshop kit helps low- and moderate-income individuals and families get the most out of their annual tax preparation.

40 Money Management Tips is one of our most popular projects. We created a workshop kit based on this popular project. The financial decisions young adults make during college might involve a few bucks or thousands of dollars. It's not always easy for them to know what the best choices are when moving beyond life with parents or guardians and toward their own financial self-sufficiency. This workshop helps young people learn how to take control of their money instead of letting their money take control of them. Topics covered include organizational tips, checking accounts, financial aid, dorm life, apartments, credit and debt, and saving and investing money.

The workshop kit Living with MS helps people living with MS alleviate financial concerns by learning the basics of financial planning. In the United States, more than 400,000 people live with Multiple Sclerosis – an unpredictable condition that can lead to significant life changes and financial hardship. Children with Disabilities financial workshop kit helps the parent face many unique financial challenges. Did you know there are seven million children with special needs in the US? And their parents face a unique combination of financial challenges. Not only must they meet the day-to-day stresses and expenses of caring for a child with a disability, but they also must plan for that child's lifetime-care needs, they also must provide for the financial needs of the rest of the family. This workshop helps you teach such topics as organizing financial records, managing money, preparing income taxes, and dealing with estate planning.

Financial Workshop Kit portal also offers general financial education tools. Your Spending Your Savings help people build financial capabilities through a basic approach to money management. Money management skills are important for everyone, regardless of their current financial condition or what financial mistakes they've made. Based on NEFE's publication *Your Spending, Your Savings, Your Future: A Beginner's Guide to Financial Readiness*, this workshop emphasizes a basic approach to spending, savings, and planning and will help you provide tools for learners so they can achieve financial stability.

I'm going to turn it over to Brent and he will discuss current workshop kit topics and the future of Financial Workshop Kits.

Brent Neiser: This is a place where you all could provide some input because we're disclosing to you our planned topics. So, slide 27 is many of the things Jeannette just covered. She gave a wonderful insight into the texture and topics that each of these cover.

Now I will show you some of the workshop kits that we are thinking about. We just finished adding more topics to the college series. We now have a total of seven workshops on the college series.

Others in development and many of these are already written and going through an early editing process. These include Chronic Illness and Personal Finances based on our work with the American Cancer Society. Evaluation Tool Kit: occasionally we will develop a workshop based on a tool, to bring that alive so you can teach that to each other, perhaps in a practitioner setting, or with other community leaders. First-time Homebuyers and Foreclosures. So here are two new areas we are going into a little more depth and variety on the housing situation. Gear-Up, keeping kids in school and helping them know the basics about money is very helpful. Adoption: all the financial decisions surrounding adoption. Money and College for Native Americans: we have done this with the American Indian College Fund. Again, our workshops are often based on collaboration projects that we have done before. Nontraditional Employment and Your Money: what if someone is working in a Goodwill type setting, receiving a paycheck, but it is very different? The employment may be subsidized and there may be other government benefits they're receiving. How do you navigate that? We will describe Spendster later. Lastly, Women and Money, based on our work with Dress for Success.

The next set contains workshop kits we have approved but they may change once we start into our drafting period this year. A huge one that will be deployed is Case Management Tools and Blueprint: Community-Based Financial Education. The big news is that we are going to add a new tab to the top of Financial Workshop Kits called Case Management Tools and we will have special practitioner focused tools there for you to council or even in this case, organize a financial capability approach in your community. This is really a strategic planning type approach so it is very good for the community minded professionals that you are.

Economic Survival Tips: some of the best work that we have done out of the recent recession come out of this area related to housing, employment, and credit. Another one on housing based on our work with Habitat on risk and protection. Managing Utility Bills. Generations United: Jeannette mentioned family money skills earlier that can be used by people older in age with younger people, especially caregivers or people that have a kinship care responsibility. This is something else like that – intergenerational grandchild to grandparent learning about money and passion that wisdom down. The next one, My Retirement Paycheck, brings your retirement decision making holistic process alive to the folks you work with. And the other things are on auto financing and problem gambling.

The reason I would love your input over time and there is a place on the website where you can say suggest new workshops. Take a look at the list and if you think something is missing or if you would like us to get into something a little earlier we are open to hearing your suggestions.

On slide 30 there are a set of ideas that we are thinking about. We have expertise in these areas. We are looking at some of the ramifications of this. Some of these are based on collaborative projects we are updating right now with the American Red Cross and AICPA.

Jeannette: Brent is negotiating with several organizations about adding financial workshop kits to their existing websites. Here is one example from the Financial Planning Association. If you have any questions about this partnership outreach you can contact Brent at ban@nefe.org.

Brent: And I would add that we will reach out to Andrea and the professionals at CFED. They are on our list to trade an illustration link of Financial workshop kits that give you access to everything Jeannette has talked about, plus the NEFE tools. But we will place it in a part of the website CFED chooses where practitioners go on a regular basis plus we are very open for state and local groups to have this link as well.

Jeannette: Annually we present at FPA Chapter Leaders in November about Financial Workshop Kits. Today marks our second webinar about Financial Workshop Kits and I would love to hear your feedback about this one so we can provide additional webinars to groups and individuals interested in learning more about Financial Workshop Kits and other resources by NEFE.

Interested in staying in touch with Financial Workshop Kits? Sign up for the quarterly e-newsletter. On the right hand side of the Financial Workshop Kits webpage, you can sign up for the quarterly newsletter. It highlights upcoming workshop kits, success stories, and conferences that will showcase this tool.

Brent: We do encourage you to sign up for that newsletter today before you leave your office or workplace because we have our second newsletter ready to go out next week and if we get your names tonight or tomorrow, we are going to have a cut off; we can then send that out. It's quarterly, it's two pages, it's very simple, but it is our way to highlight new items on workshop kits and remind you about some of the new areas. And of course it is like a hub. We have all these NEFE tools and Jeanette talked about Smart About Money. This website has been around for several years and in the last few months it went live as new and updated. It focuses as a mobile app and these are things you could mention to your clients and other fellow practitioners to use on your own as well. It highlights very topical things throughout the year plus nice checklist.

Smart About Money has always been a life event focused area. Just life Financial Workshops is a hub, we have also embedded My Retirement Paycheck for the retirement area of Smart About Money inside Smart About Money, so you get kind of a double hit for that.

My Money Toolbox is a new kind of structural design within Smart About Money and you're able to actually put in some of your information to run your own budget scenarios and save some of the information and share it. Again, being familiar with this can be very helpful. We will create a workshop on Smart About Money probably next year, but the site is new and we wanted to get that out first.

Jeannette: Spendster is next and it is one of my daughter's favorite websites. It allows users to upload and view videos and join online conversations with other site users about how much money they have wasted and how it could have been put to better use. Spendster includes polls, tips, and resources for consumers. Next year we'll be looking into posting a workshop kits on using this tool.

NEFE's high school financial planning program is a free turnkey curriculum with training support that has reached nearly eight million students to date. This program guides students to confidently take action and increase their financial IQ, laying the foundation for financial independence. The department finalizes revisions and is sending ut its latest addition.

Cashcourse.org/lite is a free website providing students with financial education information for every stage of college life. While this program is available only to nonprofit colleges or universities abbreviate versions are available at cashcourse.org/lite or www.cashcourse.org/prep for high school students. I said earlier our college series is up and running and there are seven.

Myretirementpaycheck.org is a one-stop spot for information about retirement decisions. The site outlines a full range of inner related decision areas and shows people how to stretch their retirement income regardless of how much they have saved. We are planning a retirement series for the upcoming year; stay tuned by signing up for the quarterly newsletter.

Turning Research into Resources is a three-step timeline. There are four key ideas: simplify, customize, supplement, and go. The first step is to target the groups you want to impact. Two, listen, ask questions, do a focus group, interview employees, do a survey. Three, create solutions to overcome barriers. For example, enrollment guides with specific information needed and deadlines. Yes to savings fliers or all the way to using your own employees for a video. Design for a calendar year method, working backward from an open enrollment period. Or, standard versus quick and easy versus advanced.

Brent: Retirement TLC is really unique and it has its own tab on top of workshop kits. This is really done based on research to help lower- moderate-income employees boost retirement savings. It's based on our work with hospital workers at a university in north eastern United States and there are actually videos available to use this. For folks that think they don't have

enough to save, this is very helpful and it can motivate them to do the right thing and HR professionals can use it as well.

Back on Smart About Money you can see again this is often a hub for a variety of tools and one of them, also based on research, is Life Values Quiz. This is even part of NEFE's mission statement: to help people make personal financial decisions aligned with their values. Nothing really captures an audience like letting them speak, declare, and actually understand their values. A lot of this can go back to how they were raised, their life circumstances, or influences that they've had. So the Life Values Quiz is really an extra educational tool and very good for practitioners like yourselves to take on your own to better get your values and what's important to you about money.

Jeannette: NEFE's Financial Education Evaluation Toolkit which is at www.toolkit.nefe.org. The NEFE Financial Education Evaluation Toolkit is an innovative measurement tool that helps assess the effectiveness of financial education programs. Users can customize pre and post teaching surveys to maximize audience learning. A workshop is scheduled to debut next year.

Here are this slide is a list of tools for those involved with case management. As mentioned earlier, SAM, Smart About Money, is a consumer site that helps people make sound financial decisions throughout life's ups and down. This site provides practical articles, worksheets, tips and other valuable resources to help people understand and manage money.

Money Resolution Strategies, two versions of the MRS, one for information and referral specialist and one for case workers are in the final editing stages and will be launched as an interactive PDF. Both versions were reviewed by focus groups comprised of urban and rural social service practitioners to ensure sensitivity to low-income audiences. Money management skills are important to everyone regardless of their current financial conditions or what financial mistake they have made in the past. This publication emphasizes a basic approach to spending, saving, and planning. It will be available in a workshop format on financialworkshopkits.org.

On the website there is a tab designed for NEFE tools where you will see all these resources mentioned in the slide, except for managing my money websites. You can find this website on Community Action Partnership or through this address www.managingmymoney.com. Created through a collaboration of Community Action Partnership and the National Endowment for Financial Education, the site is used both by individuals who want to create a better life for themselves as well as by community action case workers.

Blueprint for Community-Based Financial Education, the third edition, created by NEFE in partnership with Catholic Charities USA is in final review stages and features a new design reformatted and updated content with the latest evaluation resources from NEFE and community resource manuals from the White House and U.S. Department of the Treasury. The finished product will be a downloadable PDF and we have conducted several workshops introducing this product throughout the Catholic Charities network.

Brent: Let me just add this slide is very interesting. So this will be another tab on top of Financial Workshop Kits. We are going to embed these case management tools. The first one will be the Blueprint for Community-Based Financial Education. Many of the others are in the editing process, but that is a hub for you, the counsel and the coach to motivate the client.

Jeannette: We've been invited by Catholic Charities to present in May in Louisville to their major meetings that we'll be attending. We have presented every other year to Catholic Charities USA about this particular project and testing out some of the information that we found to either be included or even revised to the point of removal of this eighty plus page workbook.

The Blueprint covers a lot of ground in retooling or starting a financial education program from scratch. And here are some of the key chapters of part one. Part two shows the module about training others. Information is inserted about engaging with your audience through a variety of techniques.

Brent: That will be on Catholic Charities website within a month and on the Case Management Toolkit website. So again, if you look at the Financial Workshop Toolkits e-newsletter you'll know when it is ready.

Now it is March Madness time and we wanted to mention, as kind of a fun thing, the NEFE Financial Four. This is a way to even involve many of your clients and your colleagues in what are the key principles of personal finance. What's more important? Things about credit, savings, asset building, etc. We've worked with the Financial Planning Association and NEFE experts to develop this and there is a contest in brackets where each of these principles compete against each other and move to the final NEFE Financial Four. This is the second year we've done it and so you can find out more about this on nefe.org website or type in NEFE Financial Four probably next weekened and you will start seeing it. The voting with senior practitioners and financial advisors around the country starts Friday so this is actually late breaking news.

Jeannette: as mentioned earlier, you can find these websites on www.nefe.org. Here is a list of resources we've talked about during this webinar. If you have any questions about this webinar please don't hesitate to email me at jeh@nefe.org or call me at 303-224-3502.

Thank you for joining today's webinar. I welcome feedback and insight. We plan to offer this webinar again. If you are interested in future webinars, let me know at jeh@nefe.org and I will add you to the list. Don't forget to sign up for the quarterly newsletter at financialworkshopkits.org.

Again thank you for participating in this webinar. We will now open the floor for questions.

Jimmy: Great, thank you Brent and Jeannette. Now I'm going to address some questions that have come in from the audience. Again, if you have any questions for any of our speakers, just please type them into the question box in the webinar control panel.

The first question is do you have resources for adults with lower reading levels?

Brent: The Family Money Skills is very low basic literacy and we generally write for an eighth grade level but some are a little more basic. The beauty in the customization of workshop kits is that you kind of move away from the printed page of a booklet and focus on handouts and worksheets. There are a lot of blanks, people kind of own the forms and fill out their information. I think that helps solve some of the literacy issues.

Jimmy: Does NEFE provide certification for delivering financial education?

Brent: No we do not.

Jimmy: Do you have any recommendations for certifications for financial educators?

Brent: We've actually looked at the certification issue as kind of an emerging trend and held some focus groups on that. We don't have any group we particularly recommend at this time. There are new groups engaged in that area and also, just like in financial planning, there are a variety of designations out there. We have worked a lot with the AFCPE organization over the years because they are research based. But we don't technically have an approved list, for example.

Jimmy: In your experience, do you recommend a do-it-yourself on your own time course or a place-based financial literacy course?

Brent: That is really based on the audience. Our marketing/communications department is doing some active research in this area as to what motivates folks to do some of this on their own. Often it is a life event, questions from family members, or a financial squeeze that might cause people to look for resources. Internet literacy is a big part of that as well. With financial workshop kits, you can kind of direct them to several websites and PDFs that they can use almost in a prescription type format. They can leave the workshop and have things they can do on their own for further research and to take action.

Jeannette and I are also working with the research and evaluation team in looking to add more evaluation components to the workshop kits that you have seen today as well as other issues that you have seen related to performance based learning so that the learning is somewhat provable and people can know that they actually get it. This is very important for practitioner communities in order to get funding. If they can help show the things they do and the time they spend actually have results and for greater knowledge and awareness. The NEFE evaluation toolkit can help you right now and there are embedded questions on personal finance there that can get you started before we even put up this new performance based learning work. But that's in the R&D stages.

Jimmy: Do you have any advice on how to get families to participate in financial education classes? Maybe advice on how to message them to get participants more excited?

Brent: I think local is better. If there has been an event, trend, something say an employer shut down, layoffs, a natural disaster, maybe a crisis in the school system – leveraging off something that people are aware of and that affects their money and their kids' money. A big part of family motivation is the motivation to help the next generation. This is often very intergenerational and I did mention kinship care before. You'll see in the NEFE Financial Four that even some of the base principles on what to do and how to make sense of things can be helpful in packaging and marketing some of this stuff, so that can help a lot. Smart About Money is a very contemporary website with the latest messaging and social media. You could go to that site to find out what the latest motivational messaging and titling is used and is helpful.

Jimmy: Do you have any resources to help people navigate the health insurance landscape or market?

Brent: We'll probably have some of that in the chronic illness piece that's in editing and development based on our work with the American Cancer Society. We do have links to the Affordable Care Act that are embedded in the Children's with Disability Workshop that we did, but because the Care Act was basically coming into its own at that time, we didn't go into a lot of depth. So the basic honest answer is no, we don't have anything special on the Affordable Care Act. We do try to represent it when appropriate, though.

Jimmy: Do you have any resources that train the trainer to help facilitators better deliver financial education?

Brent: We are actively talking about this with the performance based learning R&D working group here at NEFE. We are going to look at two fundamental areas to improve financial workshop kits. Number one is to help show the effectiveness of your work: does it make a difference to those who attended? Did they learn something? And as I said earlier, that is a very important to funders. The other part is to help you to be more effective? How can you be a better presenter and how can you engage the audience? Jeannette and I will likely do some YouTube videos that will likely be posted on the site to help you get oriented to financial workshop kits, to get the most out of different topics, and connecting with the audience.

We also have in development, if you've heard of Khan Academy, and Sal Khan was covered on 60 Minutes, and that is a great literacy and tutorial. So these are all free videos that he has done and it is the most enjoyable explanations I've ever heard, sometimes of complicated issues. And Sal Khan has done a lot on personal finance issues. We have indexed his site and actually have quite a few personal finance videos that Sal has done that we will post, hopefully later this year, on financial workshop kits. This will be a literal kitchen cupboard that you can pull from to give depth to a particular topic. They will already be identified for

you and you can just pull off the shelf what you'd like to add to your workshop. As Jeannette said, all of the workshops are very customizable. The NEFE logo and the logos of our partner organizations are not on the workshops, so it allows you to add your name and customize it the way you want.

Jimmy: Which kit do you recommend for individuals from other countries with various levels of literacy?

Jeannette: I think the best one right now is Your Spending Your Savings Your Future, even though it is very general. Because it is very general it is basic. It doesn't go into great depth. But it's ideal. Another one that I would recommend is looking at Income Savings and Assets. That's a great one for basic financial education. It doesn't address different ethnicities, but like I said it is the one that would start at the 101.

Brent: And I'll add that on Your Spending Your Savings Your Future, there is actually a PDF that is associated with that. On the resources section within each workshop we don't clutter it, but we have the evaluation toolkit there and some other things, links to national organizations that might help, but we will list appropriate PDFs, leave behinds, take aways, that you can give to those audiences. So that is something that they can kind of work through on their own.

Jimmy: Have you seen any success through partnerships with schools or headstart centers that link NEFE's materials to healthy relationships with money?

Jeannette: We actually mentioned this earlier in the Q & A called The National Center for Family Literacy. It's the Family Money Skills Workshop Kit and that was addressed when someone asked what is the lowest level that actually starts at fourth grade. It is designed to help a parent and a child at a preschool or kindergarten age work together on different worksheets about money skills such as shopping, comparison activities, and allowances.

Jimmy: Do you ever work with financial institutions, especially the ones that partner with schools to help kids get banked?

Brent: Not directly. What we've found is financial advisors who work on a pro-bono basis, for free, in community outreach and financial institutions that might provide some account connectivity, to help people get access to financial instruments, often work with a nonprofit community organization. So the nonprofit organization puts on the workshop kit and then I've seen this a lot with IDA programs, there may be a designated financial institution or two that might be participating for example in a Bank On program, have very low cost or no cost accounts and they make their account sign-up opportunities available following the workshops. So the institution itself may not present it, they may have their folks around as resources and that way they're not pushing products. But we found through evaluation that people who attend some type of educational session, if they can then put that knowledge into action through an account or make a deposit, sign up for Vida, the choice to do a split refund, they have that idea and then they go get their taxes filled out, that really adds

momentum and excitement. But we don't have any special relationships or an approved list of institutions.

Jimmy: Does NEFE have some kind of incentive or reward at the end – a sort of certification or certificate?

Brent: I think, and the only case I'm aware of, the high school program may have, at the discretion of teachers, some type of resource. The web resources for the high school program are significant and I think you may find in there a way to do it and that could be a model you may want to use in adult education or some of the other workshop kits we developed as well. But again, you could use a variety of NEFE workshops and customize it. You could add your own kind of certificate of completion.

Jimmy: It looks like that is all the time we are going to have for questions. If we didn't get to any of your questions I'll be sure to forward them to our speakers who can answer them for you.

I just want to remind everyone that you can find a wealth of information on running an AFI IDA program at idaresources.org.

Going back to one of the questions we had about financial education certification, there are resources on the AFI Resource Center that tell you where certifications for providing financial education can be obtained and it offers comparisons.

Finally, before you leave today, we'd like to ask you to respond to the evaluation question that you're going to see on your screen right now. This will help us assess the quality of this webinar. Please take a moment to submit your feedback before you sign off.

Thank you everyone and have a nice evening.