

SAMPLE MODERATOR GUIDE

Introduction	<p>Thank you for participating. We're here to talk about various aspects of financial decision-making such as whether to buy something or whether to use a credit card or cash. I just wanted to start off by reassuring you that this is not a test of any kind...we are not testing whether you have the right answer, wrong answer...we really just want your beliefs and opinions. Feel free to just tell us what is on your mind.</p> <p>We will not use any personal identifiable information. We will compile the information we have from this and other groups and present it as an aggregate summary. At the end of this session, I can give you a little more information about the project itself. We will be taking notes and recording the session so we don't miss any important information but as mentioned previously, we will not use any personal identifiable information. This is also noted in the consent form you signed. Any questions?</p> <p>All of us make lots of decisions every day. Two of the most common daily decisions we make are about what to eat and what to buy. There is a lot of information to help us make good decisions.</p> <p>How do you decide what to eat?</p> <p><i>Prompt – do you use information on the food groups?</i></p>
Let's start -	<p>Can you identify the food groups? What are they?</p> <p><i>Prompt - grains, dairy, fruits protein, vegetables</i></p>

<p>Knowledge of and value of information on Food Groups (5 minutes)</p>	<p>Who provides the information on the food groups?</p> <p>Where would one find this information?</p> <p>Have you looked at this information/website?</p> <p>Do the food groups influence what you eat?</p> <p><i>What are the daily allowances for the different food groups? (optional)</i></p> <p><i>Do you select what you are eating to balance the food groups? (optional)</i></p> <p>Is it conscious or is it a gut feeling?</p> <p>Now let's turn to financial decisions. What would you say are the core financial decisions – like the food groups?</p> <p>If you had to choose six which ones would you pick?</p> <p><i>Prompt – these are the six financial core concepts –saving/investing, spending, checking/protecting, owing/borrowing, retirement saving, earning.</i></p> <p>Is it useful to know these six concepts?</p> <p>Why?</p> <p>Why not?</p> <p>Prompts: Are the concepts necessary to improve financial decision-making?</p> <p>Prompts: How would you use these financial concepts?</p>
<p>Knowledge of information on Financial Core Concepts</p>	<p>Prompts: What prevents people from thinking about these financial core concepts</p>

<p>(5 minutes)</p>	<p>Prompts: Does one need to know what the concepts are to search for additional information?</p> <p><i>What are the other ways in which you would search for this information?</i></p>
<p>Value of core financial concepts</p> <p>(5 minutes)</p>	<p><i>(optional)</i></p> <p><i>Can you identify where you might have first learnt the core financial concepts?</i></p> <p><i>(optional)</i></p> <p>How do you feel about these core financial concepts?</p> <p><i>(optional)</i></p>
<p>Knowledge and behaviors associated with the core financial concepts may be covered (in part in the previous section on why (or why not) the concepts are useful</p> <p>(10 minutes)</p>	<p>Each of these core financial concepts has knowledge and behaviors attached to them.</p> <p>Can you identify any of the behaviors for each of these financial concepts?</p> <p>Prompt – What behaviors are related to retirement saving, investing, spending, earning, borrowing</p> <p>How confident are you about your ability to make these financial decisions?</p> <p><i>(optional)</i></p> <p>What are the barriers that prevent people from using core financial competencies?</p>

<p>Barriers to knowing and using the core financial concepts</p>	<p>What would make it easier for you to use these financial concepts?</p> <p>Prompts: Daily? Monthly? Annually?</p>																												
<p>Solutions to overcome the barriers for using the core financial concepts</p>	<p>We are about to show you five messages that were designed to help people remember the six core financial concepts. These messages will be followed by five more that go beyond the concepts to some key financial behaviors. Please take a look at each message and right down your thoughts and feelings on the form in front of you.</p> <p>Sample: Survey A</p> <p>Message 1-7: Clear Financial Signals (repeat questions for five other core concept posters)</p> <p>1) You just saw a poster on the six core financial concepts. Please answer the following questions on this poster:</p>																												
<p>Test of the core financial concept messages</p>	<table border="0"> <thead> <tr> <th></th> <th></th> <th style="text-align: center;">Not at all</th> <th></th> <th></th> <th style="text-align: center;">Extremely</th> </tr> </thead> <tbody> <tr> <td>a)</td> <td>The message was clear</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> <td style="text-align: center;">4</td> <td style="text-align: center;">5</td> </tr> <tr> <td>b)</td> <td>The message would catch my eye</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> <td style="text-align: center;">4</td> <td style="text-align: center;">5</td> </tr> <tr> <td>c)</td> <td>The information was useful</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> <td style="text-align: center;">4</td> <td style="text-align: center;">5</td> </tr> </tbody> </table>			Not at all			Extremely	a)	The message was clear	1	2	3	4	5	b)	The message would catch my eye	1	2	3	4	5	c)	The information was useful	1	2	3	4	5	
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<p>Moderator shows each message for 30 seconds and participants rate each message (see Survey A for Message Evaluation</p>	<table border="0"> <tbody> <tr> <td>d)</td> <td>I liked the message</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> <td style="text-align: center;">4</td> <td style="text-align: center;">5</td> </tr> <tr> <td>e)</td> <td>The message would motivate me to try and remember the six concepts</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> <td style="text-align: center;">4</td> <td style="text-align: center;">5</td> </tr> <tr> <td>f)</td> <td>The message would motivate me to get more information on the core financial concepts</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> <td style="text-align: center;">4</td> <td style="text-align: center;">5</td> </tr> <tr> <td>g)</td> <td>Please take a moment to write down any words or feelings that crossed your mind when you saw the message.</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	d)	I liked the message	1	2	3	4	5	e)	The message would motivate me to try and remember the six concepts	1	2	3	4	5	f)	The message would motivate me to get more information on the core financial concepts	1	2	3	4	5	g)	Please take a moment to write down any words or feelings that crossed your mind when you saw the message.					
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Cover each poster before showing the next poster.

Reveal all posters after the last poster has been evaluated

Redesign guidelines

Moderator shows each message for 30 seconds and participants rate each message on survey B

Cover each poster before

Which one did you like the best? Why? Least? Why?

Would it be useful to reduce the number of key financial concepts?

To be practical, how many is the right number of concepts?

Would you change the order of the concepts? How?

Any other suggestions to improve the messages?

Sample: Survey B

Message 8-14: Clear Financial Signals (repeat questions for five other core concept posters)

1) You just saw a poster on behaviors related to the six core financial concepts. Please answer the following questions on this poster:

		Not at all			Extremely	
a)	The message was clear	1	2	3	4	5
b)	The message would catch my eye	1	2	3	4	5
c)	The information was useful	1	2	3	4	5
d)	I liked the message	1	2	3	4	5
e)	The message would motivate me to try and remember the key financial behaviors	1	2	3	4	5
f)	The message would motivate me to get more information on the core	1	2	3	4	5

showing the next poster.
Reveal all posters after the last poster has been evaluated

financial behaviors

g) Please take a moment to write down any words or feelings that crossed your mind when you saw the message.

Which one did you like the best? Why? Least? Why?

Would it be useful to reduce the number of key financial behaviors?

To be practical, how many is the right number of behaviors?

Any other suggestions to improve the messages?

Any other suggestions to encourage more people to adopt these financial behaviors?

Who should provide the information on the core financial behaviors?

Where would you look for this information?

Have you looked at this information on a website?

Would you use this information in education programs in schools?

Would you use this information in the workplace?

This session has been very valuable. Thank you so much for your insights.
Please stay for a few minutes if you would like to know more about the project.

Redesign guidelines

Dissemination guidelines

Wrap-up

Moderator Comments: