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# Your Money, Your Goals

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My Training Planner





# How do I use this planner?

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The Consumer Financial Protection Bureau (CFPB) developed this guide to help **you** design and develop a training for staff and volunteers in your organization or community. This planner includes tools that can help you **choose** content that your organization's staff and volunteers need and to **successfully and confidently deliver** financial empowerment training to them.

This planner includes **five key questions** that you should consider as you shape the design and implementation of your training. You can revisit your plan whenever you need to review or rethink the **design and structure** of your training. It can also be used to reflect on your training and record stories and best practices.

Below are the **five key questions** that shape your training planning and design:



## Who am I training?

This will help you to think about what is important to your participants and what might **influence** how they **learn** and may **respond** to the material you present.



## What logistics do I need to consider?

This will help you to think about **logistics** and **constraints** that are relevant for your training.



## What do my participants need to know?

This will help you think about **what content to choose** for your training based on **participants' needs** and your constraints.



## How will I organize my training?

This will help you to think about **creating a training agenda** to meet the **needs** of your participants.



## What do I need to prepare?

This will help you to think about actions that you should take **1 month, 1 week, and 1 day** before and after your training.



**Pro Tip:** This icon will show you training **tips** and **best practices**.

The **navigation tool** at the **top right** corner of the page orients you to where you are in the planning process. The tools in this planner have instructions at the top of each page and space beneath for you to write down your plans, designs, and ideas.



# Who am I training?

This will help you to think about what is important to your participants and what might **influence** how they **learn** and may **respond** to the material you present.

**# of Participants:** \_\_\_\_\_

Who are your training participants? **Who do they serve?**

**Examples:**

- Recently unemployed people who are looking for a new job that...
- People who need emergency assistance...
- Head Start parents and...

What is important to my training participants? What **values** and **priorities** guide them in their work?

- Helping people manage their resources...
- Encouraging people to set and work toward goals...

What **financial topics** come up most often in your participants' day-to-day work? What would help participants in the work that they do?

- Motivating people to set and keep short-term and long-term goals...

How can my training participants use information and tools from Your Money, Your Goals in their **day-to-day work**?

- Include a discussion about financial goals in meetings with people...
- Refer people to specialized financial empowerment programs...

**GOALS:** At the end of the training, participants will:

①


②

③

④

⑤

- At the end of the training, participants will: understand how to build a cash flow plan...

 Consider how the language that you use in training influences how participants understand content.

# What logistics do I need to consider?

This will help you to think about **logistics** and **constraints** that are relevant for your training. Consider how the **timing**, **location**, and **room set up** will affect the training experience.



**DELIVERY:**

How will the training be delivered?

- At one time
  Over two sessions
  Over more than two sessions



**TIMING:**

How many hours will you have with staff or volunteers for training?

- 1-3 hours
  3-5 hours
  5-8 hours
  8-12 hours

**PRO:** Can target and focus planning around prioritized content.

**PRO:** Can cover 2-4 priority training topics.

**PRO:** Can cover 4-6 priority training topics.

**PRO:** Can cover all of the training topics in depth.

**CON:** Training may cover only 1-2 priority topics.

**CON:** It may be hard to cover all of your selected topics in detail.

**CON:** Maintaining energy throughout the day and coordinating schedules may be challenging.

**CON:** It may be challenging to maintain energy. We recommend that you split time between 2 days.



**LOCATION:**

Where will the training be conducted?



If you haven't been to the location before, consider visiting to get a sense of the resources and space.

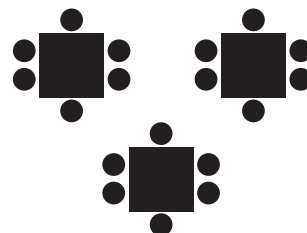


**ROOM SET UP:**

How will you set up the room?



Try to seat participants in groups of **four to seven**, so they can work in teams or small groups.



# What do my participants need to know?

This will help you think about **what content to choose** for your training based on **participants' needs** and your constraints. We've broken up the content of the toolkit into building blocks you can use to create a customized training agenda. **Each building block takes about 45 minutes**, including a group activity and time for discussion. The **description** will give you a little bit more detail about what is included in each building block. The **tool examples** show you some of the tools from the toolkit that are part of each building block. **Check the box** to the left of the building blocks you want to use. Then find the corresponding slide numbers and pages for each of the building blocks you've chosen to plan your training agenda in detail.

## BUILDING BLOCKS BY TOPIC

### Introductions & closing

- Help participants consider how culture and emotions can influence decisions about money
- Introduce participants to the CFPB, the topic of Financial Empowerment, and the Your Money, Your Goals toolkit as a resource.

- Icebreaker (Money & me)
- Introduction to financial empowerment & submitting a complaint
- An orientation to the toolkit & understanding the situation
- Closing

### (Tool examples)

- Intro Part 1, Tool 1: Financial empowerment checklist
- Intro Part 2, Tool 2: Financial empowerment self-assessment
- Intro Part 2, Tool 1: My money picture
- Intro Part 3, Tool 1: Top money conversation



Can be shortened or lengthened based on participants familiarity with financial topics.

### Planning & saving

- Cover planning, saving, and tracking concepts.

- Setting goals & planning for large purchases
- Saving for emergencies, bills, & goals

### (Tool examples)

- Module 1, Tool 1: Goal-setting tool
- Module 1, Tool 2: Planning for life events and large purchases
- Module 2, Tool 1: Savings plan
- Module 2, Tool 4: Increasing your income through tax credits



Consider starting with goal-setting, as it can inform the framing and motivation in other building blocks.

# What do my participants need to know?

## BUILDING BLOCKS BY TOPIC

### Money in & out

- Cover concepts related to tracking expenses, managing cash flow. (If you're thinking of covering "Getting through the month", consider first going through "Paying bills & other expenses" and "Tracking & managing income & resources".)

- Tracking & managing income & benefits
- Paying bills & other expenses
- Getting through the month
- "Behind on bills"

### (Tool examples)

- Module 3, Tool 1: Income and resource tracker
- Module 4, Tool 1: Spending tracker
- Module 4, Tool 2: Bill calendar
- Module 5, Tool 1: Cash flow budget

Activities in these modules such as the "Needs, Wants, and Obligations" activity can help participants to engage in an open discussion about spending.

### Debt & credit

- Cover concepts related to handling debt and understanding credit.

- Dealing with debt
- Understanding credit reports & scores

### (Tool examples)

- Module 6, Tool 3: Reducing debt worksheet
- Module 7, Tool 1: Getting your credit report and scores
- Module 7, Tool 2: Credit report review checklist
- Module 7, Tool 3: Improving your credit reports and scores

Consider explaining the differences between bills, debt, and other expenses when working through one or all the building blocks.

### Money resources

- Explain and connect consumers to additional financial services, tools, and resources.

- Money services
- Protecting your money

### (Tool examples)

- Module 8, Tool 3: Money services and banking basics
- Module 8, Tool 4: Opening an account checklist

Consider what services and financial resources will be most relevant to your audience when making your block selections.

# Money and me

**BLOCK DETAILS:**  
**Toolkit Modules:** Introduction Part 4: Emotions, values, and culture: What's behind our money choices? (Page 53)  
**Slides:** 3-6

**Estimated timing**

20 MIN

**Tools covered in block:**

- N/A

**OVERVIEW**

**Slides: 3**

- Having an activity prior to introductions is an intentional component in the training design. Having participants reflect on attitudes and feeling about money and emotional and cultural influences on financial decisions can make them more open to understanding how the people they serve approach decisions about money. They may also become more open to applying Your Money, Your Goals to their own lives.

**STORIES & EXAMPLES:**

What stories from my own **experience** or from previous trainings might be relevant to share?

**ACTIVITIES**

**Slides: 4**

- Contest: Instruct participants to work in small groups to brainstorm all of the associations they have with money per the slide 4 on their flip chart paper.
- Opener: Show and read the definition of "Money." Contrast the definition of money to the list of associations generated by the team. See the facilitator's notes on slide 4 for specific questions.

**QUESTIONS FOR DISCUSSION**

- How might this be useful to the people you serve?
- How might this be useful in your day-to-day work?

**YOUR NOTES:**

**i** If you have another activity that is participatory and helps **uncover** emotional and cultural influences on financial decisions, you can substitute that activity for "Money and me."

# Intro to financial empowerment & submitting a complaint

<p><b>BLOCK DETAILS:</b></p> <p><b>Toolkit Modules:</b> About the Consumer Financial Protection Bureau (Page 1), Module 9: Protecting your Money</p> <p><b>Slides:</b> 12-23, 184-186</p>	<p><b>Estimated timing</b></p> <div style="border: 1px solid black; padding: 5px; width: 60px; margin: 0 auto;"> <p style="text-align: center;">40 MIN</p> </div>	<p><b>Tools covered in block:</b></p> <ul style="list-style-type: none"> <li>Module 9, Tool 1: Submitting a complaint to the CFPB</li> <li>Intro Part 1, Tool 2: Financial empowerment self-assessment</li> </ul>
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**OVERVIEW** **Slides:** 13-23

- Introduce key facts about the CFPB using information from Introduction Part 1 and the slides.
- Explain that a key goal of the training is to connect frontline staff to the CFPB, and share our information and tools on financial topics.
- Explain how to submit a complaint and review consumers' rights related to financial products and services.

**STORIES & EXAMPLES:**

What stories from my own **experience** or from previous trainings might be relevant to share?

**ACTIVITIES** **Slides:** 23-24

- Select either Option A (Debate ) or Option B (Benefit/Cost Analysis )—not both—for use in your workshop.
  - Option A: Debate: Pair or group participants to research and discuss the pros and cons. If you have more than 20 people in your training, consider two teams for each “side” of the debate.
  - Option B: Benefit/Cost Analysis: Using flip charts (one for benefits, one for costs), have participants brainstorm the benefits and costs of providing financial empowerment.

**QUESTIONS FOR DISCUSSION**

- How might this be useful to the people you serve?
- How might this be useful in your day-to-day work?

**YOUR NOTES:**

**i** As you start the discussion, it can be helpful to differentiate strategies (financial education, financial coaching, financial counseling) from outcomes (financial literacy, financial capability, financial fitness).



# An orientation to the toolkit & understanding the situation



## BLOCK DETAILS:

**Toolkit Modules:** The entire toolkit will be used in this block of the training.

**Slides:** 25-56

Estimated  
timing

75 MIN



## Tools covered in block:

- Intro Part 1, Tool 1: Financial Empowerment Checklist
- Intro Part 2, Tool 1: My money picture
- Intro Part 3, Tool 1: Top Money Conversations



## OVERVIEW



Slides: 25-56

- Review organization of the toolkit using slides and information in the Table of Contents.
- Review the purpose of the toolkit: The goal of Your Money, Your Goals is to improve outcomes by making it easier for you to help the people you serve achieve their goals with the resources they have.



## STORIES & EXAMPLES:

What stories from my own **experience** or from previous trainings might be relevant to share?



## ACTIVITIES



Slides: 31, 56

- Scavenger hunt (entire toolkit): Small groups will review commonly asked questions about financial topics and locate the module and specific tools within the module that address each question.
- Brainstorm: Instruct participants to brainstorm a list of ways they can initiate the financial empowerment discussion.



## QUESTIONS FOR DISCUSSION

- How might this be useful to the people you serve?
- How might this be useful in your day-to-day work?



## YOUR NOTES:



You should work with the organization being trained ahead of time to create a Referral guide for local community financial services.

# Setting goals and planning for large purchases



## BLOCK DETAILS:

**Toolkit Modules:** Module 1

(Page 61)

**Slides:** 57-69

## Estimated timing

45 MIN

## Tools covered in block:

- Tool 1: Goal-setting tool
- Tool 2: Planning for life events and large purchases
- Tool 3: Buying a car



## OVERVIEW



**Slides:** 57-69

- Explain the qualities of strong goals using SMART goals (Specific, Measurable, Able to be reached, Relevant, Time-bound). SMART goals can provide direction to your financial plans and help you reach your goals.
- Action plans can help ensure you have the information and resources you need to reach your goals.
- Anticipating life events and large purchases, such as cars, can empower you to plan and save for them.



## STORIES & EXAMPLES:

What stories from my own **experience** or from previous trainings might be relevant to share?



## ACTIVITIES



**Slides:** 65-66

- Scenario analysis in small groups: (Tool 2: Planning for life events and large purchases) Give each group one of the scenarios. Instruct participants to identify what life events the individual is likely to have already experienced, likely to experience one day as well as any large purchases you can see his or her incurring in the future.



## QUESTIONS FOR DISCUSSION

- How might this be useful to the people you serve?
- How might this be useful in your day-to-day work?



## YOUR NOTES:



Review examples by asking:  
 “Why is a hope, want or dream NOT a goal?” “What makes this strong goal strong?”

# Saving for emergencies, goals, and bills

**BLOCK DETAILS:**  
**Toolkit Modules:** Module 2  
 (Page 83)  
**Slides:** 70-81

**Estimated  
 timing**

45 MIN

**Tools covered in block:**

- Tool 1: Savings plan
- Tool 2: Savings and benefits: Understanding asset limits
- Tool 3: Finding a safe place for savings
- Tool 4: Increasing your income through tax credits

Additionally, the "Behind on Bills" bundle is another resource for training participants

**OVERVIEW** **Slides:** 70-81

- Savings is money you set aside today to use in the future. People save for many reasons.
- When you save for emergencies in advance, you can handle them when they happen without having to skip your other bills or borrow money.
- When you borrow money, you have to pay fees and sometimes interest. Saving money now for unexpected expenses and emergencies can save you even more money later.

**STORIES & EXAMPLES:**

What stories from my own **experience** or from previous trainings might be relevant to share?

**ACTIVITIES** **Slides:** 72,75

- Exercise in pairs: Ask people some of the benefits of having emergency savings. Share that one benefit is that it can save you money—sometimes a lot of money because you can avoid fees and interest from borrowing money.
- (If you have more than 45 minutes consider the following activity). Carousel: Divide the group into small groups. Assign each group a flip chart ask them to brainstorm the risks and benefits of that place to save. Have them rotate to each flip chart and do the same. Give them 30 seconds or less at each flip chart.

**QUESTIONS FOR DISCUSSION**

- How might this be useful to the people you serve?
- How might this be useful in your day-to-day work?

**YOUR NOTES:**

Review examples by asking: "Why is a hope, want or dream NOT a goal?" "What makes this strong goal strong?"

# Tracking & managing income & benefits



## BLOCK DETAILS:

**Toolkit Modules:** Module 3

(Page 115)

**Slides:** 82-88

## Estimated timing

45 MIN

## Tools covered in block:

- Tool 1: Income and resource tracker
- Tool 2: Ways to receive income and benefits: Know your options
- Tool 3: Ways to increase income and resources



## OVERVIEW



**Slides:** 81-88

- Managing income and benefits is essential to financial empowerment.
- Understanding issues of timing and predictability of income and resources can help you take control of your finances. If you find you don't have enough money, it's important to identify strategies that can help you bring in more income or resources.
- Some ways of receiving income may be more beneficial to you than others. Understanding the benefits, risks, and costs of a paper paycheck versus direct deposit versus a payroll card can empower you to make the choice that is best for you.



## STORIES & EXAMPLES:

What stories from my own **experience** or from previous trainings might be relevant to share?



## ACTIVITIES



**Slides:** 86-87

- Tool analysis: (Tool 3: Ways to increase income and resources) Ask participants to think about the people they serve. Ask them to analyze this form from the perspective of the people they serve. Have them circle the strategies for increasing cash and other financial resources they think will be feasible for them.



## QUESTIONS FOR DISCUSSION

- How might this be useful to the people you serve?
- How might this be useful in your day-to-day work?



## YOUR NOTES:



Sometimes income can be garnished, but there are protections in place. Wage garnishment starts on Page 117 in toolkit.



# Paying bills & other expenses



## BLOCK DETAILS:

**Toolkit Modules:** Module 4

(Page 137)

**Slides:** 89-99

## Estimated timing

45 MIN

## Tools covered in block:

- Tool 1: Spending tracker
- Tool 2: Bill calendar
- Tool 3: Ways to pay bills: Know your options
- Tool 4: Strategies for cutting expenses
- Tool 5: When cash is short - prioritizing bills and planning spending



## OVERVIEW

- Making changes to how you spend means knowing the difference between your needs, wants, and obligations—changes can generally only be made to spending for wants.
- Paying bills on time may help you avoid late fees, fines, increased costs of services, and decreases in your credit scores.



**Slides:** 89-99



## STORIES & EXAMPLES:

What stories from my own **experience** or from previous trainings might be relevant to share?



## ACTIVITIES

- **Vote with your body:** Prior to the session, hang up three signs on the walls: "Need," "Want," and "Obligation." Review the definitions of needs, wants, and obligations. Then have participants "Vote with their body" by moving to the poster that they believe best represents each example you give of a need, want, or obligation.
- **Tool analysis:** (Tool 4: Strategies for cutting expenses) Ask participants to think about the people they serve. Ask them to analyze this tool from the perspective of the people they serve. Have them circle the strategies for cutting spending and other uses of financial resources they think will be feasible for them.



**Slides:** 90, 95-97



## QUESTIONS FOR DISCUSSION

- How might this be useful to the people you serve?
- How might this be useful in your day-to-day work?



## YOUR NOTES:

# Getting through the month



## BLOCK DETAILS:

**Toolkit Modules:** Module 5

(Page 137)

**Slides:** 100-114

## Estimated timing

45 MIN

## Tools covered in block:

- Tool 1: Cash flow budget
- Tool 2: Cash flow calendar
- Tool 3: Improving cash flow checklist



## OVERVIEW



**Slides:** 100-114

- The following steps can help you make a cash flow budget.
- Keep track of everything you earn and spend money on for a week, two weeks, or one month using the income and spending trackers from Modules 3 and 4. Use this information to create a cash flow budget. Using Tool 1: Cash flow budget or Tool 2: Cash flow calendar to complete this step.
- Remember to include savings for goals, large purchases, and life events, too! Your cash flow budget is about setting targets for how you will use your income going forward.



## STORIES & EXAMPLES:

What stories from my own **experience** or from previous trainings might be relevant to share?



## ACTIVITIES



**Slides:** 104-106

- Scenario analysis (Rafael): Instruct participants to get into groups of three. Review the introduction facts of Rafael's scenario they will analyze. Use the questions on Slide 106 to start the discussion.
- Presentation and small group exercise: (Tool 3: Improving cash flow checklist) Explain that there are basically three overall strategies to improving cash flow. Instruct small groups to brainstorm specific ways to smooth out cash flow. Encourage them to think about ways to increase income, decrease spending, and match timing.



## QUESTIONS FOR DISCUSSION

- How might this be useful to the people you serve?
- How might this be useful in your day-to-day work?



## YOUR NOTES:



Remind participants that a cash flow budget helps someone understand how the timing of income and expenses may be causing shortfalls within a month; these shortfalls can be masked in a static monthly budget.

# Dealing with debt



## BLOCK DETAILS:

**Toolkit Modules:** Module 6  
(Page 183)

**Slides:** 115-138

## Estimated timing

45 MIN

## Tools covered in block:

- Tool 1: Debt worksheet
- Tool 2: Debt-to-income worksheet
- Tool 3: Reducing debt worksheet
- Tool 4: Repaying student loans
- Tool 5: When debt collectors call: Steps you can take



## OVERVIEW



**Slides:** 115-138

- Debt is money you owe. You generally have to use future income to make payments on your debt.
- Debt is different from credit—credit is the ability to borrow money.
- Secured debt is debt that has an asset attached to it in case you don't pay the loan—a home loan or auto loans are examples.
- Unsecured debt is debt that does not have an asset attached to it—credit card debt and student loan debt are examples of unsecured debt.



## STORIES & EXAMPLES:

What stories from my own **experience** or from previous trainings might be relevant to share?



## ACTIVITIES



**Slides:** 117, 129

- Stand up, sit down activity: Explain that as each type of debt appears on the screen, they should stand up if they think the debt is bad debt and stay seated if they think it is good debt. Facilitate a discussion about the reasons people think the debt is good or bad.
- Activity in pairs: Instruct participants to work together complete the debt-to-income ratio activity in pairs. Have them discuss whether they think the individual is in a position to take on more debt. Instruct them to calculate the debt-to-income ratio without the proposed new debt and with the proposed new debt.



## QUESTIONS FOR DISCUSSION

- How might this be useful to the people you serve?
- How might this be useful in your day-to-day work?



## YOUR NOTES:



Be sure to challenge them a bit around "conventional wisdom" about which kinds of debt are "good" and which kinds are "bad." Encourage conversation about why they believe what they do about various types of debt.

# Understanding credit reports & scores

<p><b>BLOCK DETAILS:</b>  <b>Toolkit Modules:</b> Module 7          (Page 227)  <b>Slides:</b> 139-160</p>	<p><b>Estimated timing</b></p> <div style="border: 1px solid black; padding: 5px; text-align: center;"> <p>45 MIN</p> </div>	<p><b>Tools covered in block:</b></p> <ul style="list-style-type: none"> <li>▪ Tool 1: Getting your credit reports and scores</li> <li>▪ Tool 2: Credit report review checklist</li> <li>▪ Tool 3: Improving your credit report &amp; scores</li> <li>▪ Tool 4: Keeping records to show you've paid your bills</li> </ul>
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**OVERVIEW** **Slides:** 81-88

- Explain what a credit report is.
- Review the reasons credit reports and scores are important.
- Your credit history doesn't just determine whether you get a loan. It can also affect how much you pay for deposits on your cell phone and utilities, how much insurance costs, and even whether you can get the job you want. I've got some tools you can use if you're interested in getting your free credit report and checking to make sure it's accurate.

**STORIES & EXAMPLES:**

What stories from my own **experience** or from previous trainings might be relevant to share?

**ACTIVITIES** **Slides:** 86-87

- Exercise in groups of three: (Example credit report - Page 231). Instruct the groups to answer the questions on the slide using the example credit report in the toolkit.
- Large group brainstorming: (Tool 4: Keeping records to show you've paid your bills): When repairing or building credit - or managing finances more generally - it is important to create a paper trail. Ask participants to brainstorm a list of financial records that they think someone should keep.

**QUESTIONS FOR DISCUSSION**

- How might this be useful to the people you serve?
- How might this be useful in your day-to-day work?

**YOUR NOTES:**





# Money services, cards, accounts, and loans

<p><b>BLOCK DETAILS:</b></p> <p><b>Toolkit Modules:</b> Module 8 (Page 267)</p> <p><b>Slides:</b> 161-182</p>	<p><b>Estimated timing</b></p> <div style="border: 1px solid black; padding: 5px; text-align: center;"> <p>45 MIN</p> </div>	<p><b>Tools covered in block:</b></p> <ul style="list-style-type: none"> <li>▪ Tool 1: Know your options</li> <li>▪ Tool 2: Ask Questions: Choosing where to get what you need</li> <li>▪ Tool 3: Money services and banking basics</li> <li>▪ Tool 4: Opening account checklist</li> <li>▪ Tool 5: Money transfers &amp; remittances: What you need to know</li> </ul>
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<p><b>OVERVIEW</b></p> <ul style="list-style-type: none"> <li>▪ Financial products and services can help you more efficiently and effectively get, manage, and use your money.</li> <li>▪ Knowing the reasons you may need financial services and matching your needs with the right products and services can ensure you are getting what you need from this complex marketplace.</li> <li>▪ Learn the basic terms for financial products and services.</li> <li>▪ Look at convenience, cost, and service provided before selecting a product, service or provider.</li> </ul>	<p><b>Slides:</b> 161-182</p>	<p><b>STORIES &amp; EXAMPLES:</b></p> <p>What stories from my own <b>experience</b> or from previous trainings might be relevant to share?</p>
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<p><b>ACTIVITIES</b></p> <ul style="list-style-type: none"> <li>▪ Individual activity and discussion: (Tool 1: Know your options) Invite participants to complete Tool 1.</li> <li>▪ Exercise in Pairs: (Tool 3: Money services and banking basics). Get participants into groups of 2. Distribute financial product/service cards to each pair. Instruct participants in groups of 2 to define the product or service, and brainstorm all of the places you can get this product or service.</li> </ul>	<p><b>Slides:</b> 163-165, 167</p>
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<p><b>QUESTIONS FOR DISCUSSION</b></p> <ul style="list-style-type: none"> <li>▪ How might this be useful to the people you serve?</li> <li>▪ How might this be useful in your day-to-day work?</li> </ul>
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**YOUR NOTES:**

# Protecting your money



## BLOCK DETAILS:

**Toolkit Modules:** Module 9  
(Page 307)

**Slides:** 183-194

## Estimated timing

45 MIN

## Tools covered in block:

- Tool 2: Protecting your identity
- Tool 3: Red flags
- Tool 4: Learning more about consumer protection



## OVERVIEW



**Slides:** 183-194

- Refer participants to the CFPB complaint contact information on slide and in their toolkit, Tool 1.
- Explain the following: An empowered consumer understands their rights. When you know you have rights, you can take steps to protect yourself. There are many laws that protect your rights when it comes to financial products and services. It is the CFPB's job to enforce these laws and handle consumers' complaints about financial products and services.



## STORIES & EXAMPLES:

What stories from my own **experience** or from previous trainings might be relevant to share?



## ACTIVITIES



**Slides:** 189,193

- Skits: (Tool 3: Red flags) Explain that a red flag is something to watch out for. Explain that sometimes when shopping for or using consumer financial products, you may encounter a red flag.
- Teach back activity: (Tool 4: Learning more about consumer protection) Give teams of two participants one or two of the laws outlined in Tool 4 to read, discuss, and teach back to the group in their own words.



## QUESTIONS FOR DISCUSSION

- How might this be useful to the people you serve?
- How might this be useful in your day-to-day work?



## YOUR NOTES:



Visit the CFPB website often for information and updates regarding laws designed to protect you and your family in accessing and using financial products and services.

# "Behind on Bills"



**BLOCK DETAILS:**

**Toolkit Modules:** N/A

**Slides:** See "Behind on Bills" Training Outline

**Estimated timing**

**3 HRS**

**Tools covered in block:**

- "Behind on Bills"

**Additional Resources:**

- "Behind on Bills" Training Outline



**OVERVIEW**

- As a result of this training, participants will:
  - Understand the content of "Behind on Bills"
  - Be able to identify moments in which they could introduce the tools to the people they serve
  - Be able to use its tools to help people set and take steps to reach their financial goals
  - Understand how this resource complements the information and tools in the full Your Money, Your Goals (YMYG) toolkit
  - Have an increased understanding of the Consumer Financial Protection Bureau (CFPB) and be able to access and refer people to its resources



**STORIES & EXAMPLES:**

What stories from my own **experience** or from previous trainings might be relevant to share?



**ACTIVITIES**

- A variety of training techniques are used. In some cases, tools are discussed as a group or in small groups. In others, some tools are demonstrated, and in others, role plays are used. These varied activities allow participants to explore the resource, learn its content, practice sharing its tools and information, and begin considering how to incorporate it into their day-to-day meetings and encounters with the people they serve. A few examples include: Goal setting Activity, Group Discussion, Roleplay



**QUESTIONS FOR DISCUSSION**

- How might this be useful to the people you serve?
- How might this be useful in your day-to-day work?



**YOUR NOTES:**



When explaining how to use the bundle, refer to the description on the first page of "Behind on Bills". The tools are designed to help people take on these issues one step at a time.

# Closing

**BLOCK DETAILS:**  
**Toolkit Modules:** N/A  
**Slides:** 219

Estimated  
 timing

30 MIN

**Tools covered in block:**

- Resources

**REFLECTION**

- Ask each participant to share “the most important take away” from the training or “something they would like to learn more about.”
- Write responses on flip chart.
- Administer post-training assessment and evaluation.
- Conclude with thanks to host and participants.
- Make sure everyone signed the sign-in sheet.

**Slides:** 219

**STORIES & EXAMPLES:**

What stories from my own **experience** or from previous trainings might be relevant to share?








**QUESTIONS FOR DISCUSSION**

- How might this be useful to the people you serve?
- How might this be useful in your day-to-day work?

**YOUR NOTES:**

Have participants think about specific ways that they will put the knowledge that they learned in training into practice.

Use this page to create new building blocks.

 <b>BLOCK DETAILS:</b> Toolkit Modules: Slides:	<b>Estimated timing</b>	<b>Tools covered in block:</b>
 <b>OVERVIEW</b>	 <b>Slides:</b>	 <b>STORIES &amp; EXAMPLES:</b> What stories from my own <b>experience</b> or from previous trainings might be relevant to share?
 <b>ACTIVITIES</b>	 <b>Slides:</b>	
 <b>QUESTIONS FOR DISCUSSION</b> <ul style="list-style-type: none"><li>▪ How might this be useful to the people you serve?</li><li>▪ How might this be useful in your day-to-day work?</li></ul>		

 **YOUR NOTES:**

# How will I organize my training?

This will help you to think about creating a training agenda and meet the needs of your participants. Organize your agenda based on the content you selected and the duration of your training. Write in your chosen building blocks in the schedule.

**TRAINING SCHEDULE TEMPLATE** (Note these timings are suggested **building blocks**. Adapt as necessary.)

Duration	Module	Timing meter
20 min.	Icebreaker (Money and me)	
40 min	Introduction to financial empowerment & submitting a complaint	1 HR
75 min	Orientation to the toolkit & understanding the situation	2 HR
15 min	BREAK	3 HR
45 min		
45 min	LUNCH	4 HR
45 min		5 HR
45 min		6 HR
15 min	BREAK	
45 min		7 HR
45 min		
30 min	CLOSING	7.75 HR



**Icebreakers:** Getting a group to participate in the first 5 minutes boosts engagement, not only between participants, but also between the right and left brain. Starting a session with an ice breaker also helps kick off the session in a more natural, informal way.

**Energy:** Energy typically dips right before and after lunch. Think about ways you can energize participants during longer training events. Balance activities between standing, moving, sitting, and actively moving.

**Breaks:** Take a break every 90-120 minutes. This will ensure that people will stay alert and active in the training.



# How will I organize my training?




If your training will run longer than one-day or will take place over multiple sessions, you can use the agenda below to map the schedule for additional building blocks.


**TRAINING SCHEDULE TEMPLATE** (Note these timings are suggested **building blocks**. Adapt as necessary.)


Duration	Module	Timing meter
15 min.	Review key messages from Day 1.	
45 min		1 HR
45 min		2 HR
15 min	BREAK	
45 min		3 HR
45 min	LUNCH	4 HR
45 min		5 HR
15 min	BREAK	
45 min		6 HR
45 min		7 HR
30 min	CLOSING	+20 min

# What do I need to prepare?

Once you have completed and reviewed your training planner and finalized your training design, this will help you to think about actions that you should take **1 month, 1 week, 1 day** before and after your training.

- |  1 MONTH BEFORE   |  1 WEEK BEFORE  |  1 DAY BEFORE |
|---|--|--|
| <input type="checkbox"/> Finalize Training Planner  | <input type="checkbox"/> Confirm training participants   | <input type="checkbox"/> Review material checklist on the next page                              |
| <input type="checkbox"/> Confirm a training space   | <input type="checkbox"/> Send an email that includes the agenda, location logistics, etc. Consider asking participants about any questions they might have in advance. | <input type="checkbox"/> Review training notes and training plan                                 |
| <input type="checkbox"/> Send out training invitations or save-the-dates  | <input type="checkbox"/> Gather/prepare any training materials   | <input type="checkbox"/> _____   |
| <input type="checkbox"/> Coordinate with the training sponsors  | <input type="checkbox"/> Print training material   | <input type="checkbox"/> _____   |
| <input type="checkbox"/> Determine training budget  | <input type="checkbox"/> Review Training Planner   | <input type="checkbox"/> _____   |
| <input type="checkbox"/> Visit the training space if possible to confirm that there are:  | <input type="checkbox"/> _____   | <input type="checkbox"/> _____   |
| <ul style="list-style-type: none"> <li>▪ Adequate seating arrangements</li> <li>▪ Comfortable environmental conditions</li> <li>▪ Sufficient lighting</li> <li>▪ Required equipment, such as video player/monitor, slide projectors, flip charts and other media</li> </ul> | <input type="checkbox"/> _____   | <input type="checkbox"/> _____   |

-  **POST TRAINING**
- Submit post-training surveys
  - Follow up on any "parking lot" topics or outstanding questions
  - Send post-training communication to connect participants with resources reviewed during training and each other

 A "parking lot" can be used to record the group's ideas that you want to come back to.



# What do I need to prepare?



## DAY-OF / MATERIALS CHECKLIST

- A training room / venue
- Computer
- LCD Projector
- Projection screen or wall
- Small table for projector & computer
- Extension cords
- Easel
- Flip chart pad
- Tape
- Markers for facilitators and participants
- Large post-it notes 4"x6" or 5"x8"
- Prepared flip chart for group exercises
- Training agenda
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- Envelopes with role play roles for groups of 3 and copies of notes sheets for the observer
- Copies of slide 61 for each participant
- Copies of slide 105 for each participant
- Copies of slides 168 through 177 for pairs of participants
- One copy each of slides 190 through 193
- Copies of the toolkit for each participant. Financial educators will need to ensure copies are made in advance of the training for each participant, or provide each participant with a link to instructions for downloading and printing or accessing electronically during the training.
- Pre- and post- training surveys for each participant. If you would like to use CFPB-developed surveys, they can be downloaded at [cfpb.gov/your-money-your-goals](https://cfpb.gov/your-money-your-goals)
- Copies of the Referral guide
- Sign in sheets (Slide 216)



# How did it go?

Use the space below to write down your reflections on the training planning process and delivery.

**?** What went well? What would I do again?

**?** What didn't go well? What would I do differently next time?