



Effective and Engaging Facilitation

Facilitating Financial Education²⁰

Ten Key Elements of Effective and Engaging Financial Education²¹

Effective:

Efficient:

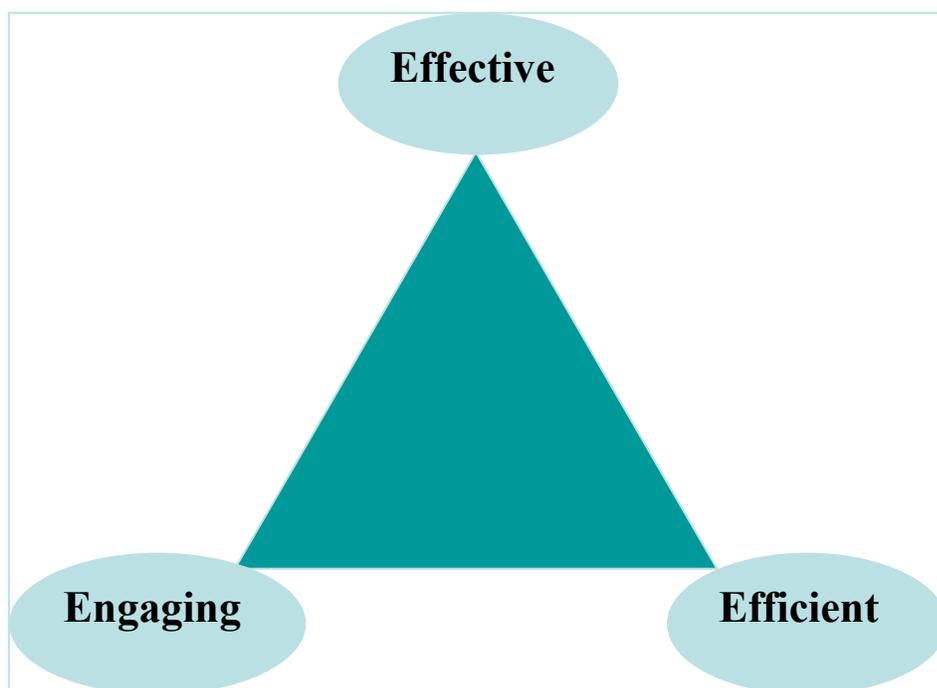
Engaging:

There are many things to consider when offering financial education. While the training an organization chooses to deliver will be reflective of the unique needs of its target audience, there are basic traits that make financial literacy training effective, efficient and engaging.

1. Skilled Facilitator

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

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



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

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

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

Having a skilled facilitator at adult training sessions is as if not more important than someone with deep content knowledge. Specific content knowledge can be procured through expert speakers (volunteer or paid); however, experts most often do not provide the essential elements (listed above) a facilitator brings to a training to ensure it is learner-focused. It is possible to find someone who has both content expertise as well as good facilitation skills.

2. Based on and Reflective of the Principles of Adult Learning

The design and implementation must reflect the principles of adult learning. As discussed in the previous section, adults have a great deal of life experience they bring to training. Training for adults should build on what participants know and can do by tapping into these experiences during sessions. This validates their experiences and provides a richer learning opportunity for everyone including the facilitator.

3. Includes Assessment

An assessment is to determine:

- The knowledge level of the participants.
- The skill level of the participants.
- The attitudes and behaviors the participants have with respect to financial management and other related areas.
- Literacy and numeracy levels of the participants.
- The personal goals and aspirations the participants have for being involved in financial education, the IDA program, and for life in general.



This information is critical for two reasons:

- It drives the ultimate content and design of the financial education training program.
- It provides a measure of each participant prior to and following the training. This can serve as the foundation for any evaluation determining the efficacy of the financial education program.

4. Well-Planned and Tied To Participant (Behavioral) Objectives with a Focus on Application

This element is directly related to the principles of adult learning. Adults are very busy and want specific solutions to their problems. In other words, they expect to be able to do something or know how to do something new. Unplanned or poorly planned training is a sign of disrespect and wastes participants' time.

5. Content Relevant to Your Audience

The training must be structured to reflect the needs of the audience. What they must be useful to themselves and their families. Often this can be determined through needs assessments prior to the development of training sessions. Several methods for conducting needs assessment are discussed in the following section. Relevant content will keep the participants engaged in the training and returning session after session.

6. Balances the Diverse Realities of Multiple Learners

While the diversity of the learners is one of the key ingredients for a rich exchange of ideas and an exciting training, it can be one of the most difficult aspects of designing and delivering training for adults.

Within your IDA financial literacy training groups, there may be people from different countries, regions of the U.S., religions, racial or ethnic groups, cultures, stages in the family life cycle, and sexual orientations as well as a range of ages, household income levels, and experiences. Every learning style regardless of which model you subscribe to will be represented, and there may be people with learning disabilities or phobias in your group. Additionally, there will be people with different levels of:

- Formal education
- Experience with financial matters
- Literacy and numeracy

Each of the factors listed above in addition to the many others not listed will impact the training design and delivery. Following are some basic tips for working with diverse audiences:

- Develop materials that use inclusive language and illustrations.
- Cover a range of experiences in the examples you use.
- Write and deliver materials at appropriate literacy/numeracy levels.
- Define new terms and use examples to illustrate the meaning of new or unfamiliar terms.
- Vary the training method and process regularly within a training session to appeal to as many learning styles as possible.

Note: If you are writing low literacy level materials, ensure the content is age appropriate. There is often a tendency among writers to use child-like phrases or subjects when trying to develop materials at low literacy levels.



7. Adult-Oriented and Accessible Location

Financial education courses should be held in locations that are easily accessible to as many participants as possible. Following are some criteria to keep in mind when choosing a site:

- Is the facility oriented toward adults?*
- Is the site accessible for people with disabilities?
- Is the location well lighted and safe?
- Is the site on or near public transportation routes?
- Is there childcare on site or nearby?
- Is the training space big enough to allow for small group work as well as full group exercises?
- Is the training space pleasant, neat and clean?

The physical space is often an indicator to learners about how you as the facilitator view them. If the space is neat, clean, well organized and comfortable, you will convey respect to the participants. If, on the other hand, the room is dirty and cluttered, it may be taken as a sign of disrespect.

If your target market is geographically dispersed, you may want to hold the training in different locations during the course of a year.

*If youth oriented facilities are the only option in your community, try the following:

- remove or cover up youth oriented materials
- bring in additional, alternative furniture to accommodate a range of body sizes
- arrange the seating in something other than row format

Note: Elementary schools, high schools and youth centers are not appropriate sites for adult classes. Many adults have had prior negative experiences in these buildings and holding your session in a youth-oriented facility will make it feel like "school." Additionally, the chair and desk sizes will not comfortably accommodate the wide variety of shapes and sizes of adults.

8. Scheduling That is Respectful of the Needs of Your Audience

Finding the ideal time to hold your IDA Financial Literacy Training Course can be difficult. Generally speaking, evenings are best for adults since most work outside the home or work in the home with their children during the day. Weekends are also convenient for many participants, but often people want to focus on their families on Saturday and Sunday. The best way to determine when you should hold your training is to ask the potential program participants.



Other scheduling considerations:

- Avoid Fridays and Mondays—they interfere with long weekends
- Avoid peak holiday times—mid-November to early January and July/August
- Determine the space between sessions—twice a week, once a week, once every other week with peer support meetings between, once per month.
- Each of these arrangements has pros and cons.

Each of these arrangements has pros and cons. Consider these before finalizing your schedule.

9. Includes Evaluation

Evaluation is the way to include everyone involved with the training—facilitator, guest speakers, staff and participants—in measuring the effects of the training. Well-constructed evaluation will ask for feedback on both content and process (method). Most importantly, evaluation provides an opportunity for the participants to contribute to improving their own learning experience as well as future trainings.

10. Provides Options

Classroom-based training may not make sense for everyone you are trying to serve:

- People who work second shift
- People who learn better independently—learning style differences
- People for whom getting child care or transportation on a regular basis to the class is difficult
- People with disabilities—physical disabilities, learning disabilities, mental illness, etc.
- People living in rural or remote areas

Providing other alternatives for completing the financial education component is critical to ensure:

- These individuals can participate.
- They can learn in a way that best suits their needs, thereby increasing their retention level of the materials.

Providing options are even more important if you are requiring financial education as a prerequisite to participating in another program OR as a requirement for another program like an IDA program.

Options for providing financial education include:

1. **Home study and coaching.** Finding Paths to Prosperity, for example, is set up to enable participants to read and complete the exercises in the participant's workbook on their own. Home study should be coupled with periodic email and/or phone coaching and should include face-to-face time to review work completed.
2. **Testing out.** If you require financial education for participation in another program, people should be given an option to prove they have already mastered the skills the financial education program is purporting to impart. This assessment should only include questions that are **actually addressed in the financial education course** and



are related to competency achievement in the financial education course for which they are trying to “test out.”

3. **On-line/web based curriculum.** Some financial education curricula are available online. WORC in Pennsylvania, for example, has created an online financial education program specifically geared toward accountholders. This particular program is coupled with on-line counselors who review work submitted over the web and provide guidance electronically.

Building the Bridge □ **Questions for Reflection and Action**

How does this section of information on *ten key elements of effective and engaging financial education* help you build a **financial education bridge** for your clients? Specifically, how does it help you:

1. Choose topics
2. Develop an approach
3. Provide support
4. Create an environment that helps clients succeed



Facilitator Checklist²²

A skilled facilitator is essential to effective, efficient, and engaging training. An excellent facilitator can turn mediocre curricula into an outstanding educational experience; conversely, an unskilled facilitator can turn excellent curricula into a mediocre training experience. **Therefore, the quality and skill of the facilitator not the curriculum will generally determine the efficacy of the training.** Following is a checklist for facilitators that includes pre-training work and training work necessary to facilitate effectively.

Pre-Training Work

- ❑ Secure training site and take care of all on-site logistics
 - Ensure the training site offers alternative room set-ups
 - Ensure there are flip chart easels, a screen or blank wall for overhead or LCD projection
 - Ensure the training site is accessible, well lighted, and adult-oriented
- ❑ Develop purpose and objectives for a training session OR review materials contained in this guide
- ❑ Identify session content OR review materials contained in this guide
- ❑ Determine how you will cover the content during the session and develop a session outline OR review materials contained in this guide
- ❑ Determine who will deliver the content
 - If using outside speakers or facilitator meet with them at least one time to review the session objectives, the session outline, the session materials, and audio/visual equipment needs and to communicate training expectations
 - Provide outside speaker or facilitator with all session material, a list of training session participants and their IDA savings goal, directions to the training site or other logistical information
- ❑ Develop supporting materials—handouts, visual aids, other materials
 - Develop the materials
 - Proofread and edit the materials
 - Finalize the materials
 - Reproduce materials
- ❑ Develop relevant examples to illustrate key concepts that relate to the target audience

²² Source: Finding Paths to Prosperity Facilitator's Guide by Inger Giuffrida, 2001. Please cite when using. Thanks!



- ❑ Ensure the training is reflective of the content and learning style needs of the participants
- ❑ Arrive on site one hour early to:
 - Ensure seating is properly arranged
 - Organize all visual aids, check audio/visual equipment, and arrange other training materials
 - Set up any food or beverage items
 - Be available for participants who may arrive early

Training Work

- ❑ Start and end the training session on time
- ❑ Honor breaks
- ❑ Establish and maintain a safe learning climate ensuring all individuals are honored
- ❑ Create a learning environment that encourages dialogue, open communication and sharing of experiences:
 - Respect all participants and their feelings
 - Communicate clearly and in culturally sensitive ways
 - Ensure participatory methods are used throughout the training
 - Listen to every participant—never interrupt or appear inattentive; ensure your summary comments incorporate contributions of participants
 - Search for common themes among participants' contributions
 - Provide effective feedback
- ❑ Keep the training session moving, but ensure that participants do not get left behind
- ❑ Ensure a balance between participants being heard and keeping the training focused
- ❑ Pose thought provoking questions that lead adult learners toward their own solutions
- ❑ Deliver relevant supplemental information or use examples to illustrate points that may not be clear
- ❑ Distribute all necessary handouts
- ❑ Be flexible in response to the needs of participants, guest speakers or circumstances
- ❑ Use humor appropriately
- ❑ Keep participant information confidential and encourage all group members to do so as well



Training Logistics Checklist²³

Following is a training logistics checklist to help you select and set up the training site for your financial literacy and money management training program.

Selecting the Training Site

- | | | |
|---|------------|-----------|
| ▪ Is the facility oriented toward adults? | YES | NO |
| ○ If “no” and it is the only option in your community, try the following: | | |
| ○ remove or cover up youth oriented materials | | |
| ○ bring in additional, alternative furniture to accommodate a range of body sizes | | |
| ○ arrange the seating in something other than row format | | |
| ▪ Is the site accessible for people with disabilities? | YES | NO |
| ▪ Is the location well lighted and safe? | YES | NO |
| ▪ Is the site on or near public transportation routes? | YES | NO |
| ▪ Is there childcare on site or nearby? | YES | NO |
| ▪ Is the training space big enough to allow for small group work as well as full group exercises? | YES | NO |
| ▪ Is the training space pleasant, neat, and clean? | YES | NO |

If you answered “no” to any of the above questions, you will need to find an alternative site or make adjustments. For example:

- if there is no childcare on site or nearby, you may need to arrange for childcare provision by finding a volunteer to provide on site child care
- if the training space is not pleasant, neat or clean, you may need to arrive extra early to clean up the training space

Once you have selected the site, develop directions and a map to the site and distribute it to training participants prior to the first session.

²³ Source: Finding Paths to Prosperity Facilitator’s Guide by Inger Giuffrida, 2001. Please cite when using. Thanks!



Setting Up the Training Site

- ❑ Ensure there are tables and chairs comfortable for a variety of shapes and sizes
- ❑ Arrange the room in anything but traditional rows
 - U-shaped arrangement
 - Box (circle) arrangement
 - Station arrangement
- ❑ Ensure the table and chair surfaces are clean
- ❑ Set up beverages and food in an accessible location, but one that is out of the way for the training
- ❑ Hang all flip charts
- ❑ Test all audio/visual equipment
- ❑ Place materials on the tables or in easy to access areas
- ❑ Arrange handouts so they are easy to distribute during the session
- ❑ Ensure you know the locations of the restrooms, the smoking area, the nearest phone and the emergency exits
- ❑ Ensure you have the phone numbers of property management staff (if you are training in location not owned by your organization)



Managing Group Dynamics²⁴

Of all of the responsibilities of a facilitator, managing group dynamics can be among the most difficult.

The following is a list of individual behavior that may challenge a healthy group dynamic:

- Coming late
- Leaving early
- Not paying attention in general
- Disrupting the training by talking or interrupting while others are speaking
- Dominating the discussion
- Not participating
- Others you have experienced: _____

Before addressing these behaviors, there are three mental steps to take first.

1. Don't blame the individual for the behavior. There may be other things going on like stress from his/her job, challenges with his/her children, or problems with his/her health.

Try to figure out what is going on by applying the principles of adult learning and effective training using the following checklist.

- ✓ The training session builds on the experiences and knowledge the participants bring to the class.
- ✓ The facilitator/speakers and the group members are respecting one another.
- ✓ The information is practical and provides solutions to group members' real life challenges.
- ✓ The training is well-organized and providing participants with skill or knowledge.
- ✓ The training provides opportunities for the participants to be self-directed.
- ✓ The training session appeals to more than one learning style.
- ✓ The training methodology is changed frequently during the training.
- ✓ The training environment is safe and supportive.
- ✓ Group members have opportunities to get to know one another.

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- ✓ The training allows people to express themselves in ways that respect their own cultures and belief systems.
- ✓ The group members are physically comfortable, i.e., they are not hungry, too hot/cold, and they are sitting in furniture that is comfortable for them.

2. If everything on the checklist is being observed, then work with the person individually.

Use the chart below to help guide you through some of the more common group dynamic problems. Use this as a starting point only. Issues that may arise during one of your sessions are best resolved by your knowledge of the individuals in the group and you creatively addressing these problems.

Group Dynamic Problem	Potential Solutions
Individuals are engaged in side conversations while someone is presenting or contributing to the session	<ul style="list-style-type: none"> • Ask whoever is speaking to stop for a moment. • Ask that everyone in the room focus on the person speaking. • If that does not work, address the individuals who are holding side conversations directly: "I know you have a lot to contribute to this topic, but could you please hold your comments until Susan is done talking." • If this doesn't work, you will need to talk to them individually or during a break.
Someone interrupts the facilitator or other participants while they are speaking	<ul style="list-style-type: none"> • Ask the person who has interrupted to stop for a moment. • Ask the person who was interrupted to finish her thought. • If appropriate, go back to the individual who interrupted and ask her if she still has something to add. • If it seems to be a consistent problem, talk to the person privately before the session or during a break.
Someone is dominating the discussion (You can see the look of exasperation on the faces of other participants)	<ul style="list-style-type: none"> • Kindly thank the person who has contributed so much: "George, thank you for all of your contributions on this topic. Now, I would like to hear what others have to say about it." • If this is too subtle, prevent the individual from continuing: "I'm sorry to interrupt you, but I really feel like I need to give other people some air time." • If the problem continues, you will need to talk to the person privately. • At the outset of training, provide the following guideline: "I would like to present the group with a challenge. Those of you who contribute fairly regularly during a training session, challenge yourselves to wait and listen



Group Dynamic Problem	Potential Solutions
	to others before contributing. Those of you who do not usually participate during training, challenge yourselves to be the first person to participate.”
Someone is not participating at all	<ul style="list-style-type: none"> • Make eye contact with the individual while you are soliciting comments from the group. • Physically move toward them, but be sure not to tower over them. • Take time to observe whether or not they are participating during small group work. If they are, it is probably just discomfort speaking in front of a large group. If they are not, it could be the sign of something more serious. • If your efforts fail, you may want to consider meeting with the individual privately.
Someone is using culturally inappropriate language	<ul style="list-style-type: none"> • This is very tough. • Be clear, direct and concise. • For example, if someone is uses the term handicapped, say: “I think the term person with a disability is preferred. If we have to refer to someone by a physical trait, then that is the term I’d like us to use.” • If the problem persists with an individual, you will need to talk with the privately.
Individuals who consistently finish activities before the rest of the group are registering their frustration with the other participants and the process	<ul style="list-style-type: none"> • Ask them to help the individuals or groups who are having a more difficult time. • Invite them to take a time limited break • Have another activity planned for the individuals who finish early.
Someone is late to the sessions	<ul style="list-style-type: none"> • Do not stop the session when they enter the training—silently give them the materials while continuing with the session as planned. • If they ask to be caught up, tell them you will happily cover what they missed during the break. • If this is a consistent problem, speak with them privately and clearly communicate the expectation that they should be on time. Explain that late entrances create disruption for the facilitator and the other participants.
Other:	
Other:	



Building the Bridge □ Questions for Reflection and Action

How does this section of information on *managing group dynamics* help you build a financial education bridge for your clients? Specifically, how does it help you:

1. Choose topics
2. Develop an approach
3. Provide support
4. Create an environment that helps clients succeed