

## **Help Jobseekers Gain Money Smart Skills with Financial Education Tools**

### **Transcript**

October 24, 2023

>> Michael Roush: Good afternoon, everyone. Thank you for joining us for our webinar on Help Jobseekers Gain Money Smart Skills with Financial Education Tools presented by the LEAD Center.

Next slide. My name is Michael Roush. I'm a LEAD Center subject matter expert and director of the center for disability inclusive community development at National Disability Institute. I'm a white male wearing a blue shirt with blue-rim glasses and brown hair with a little bit of gray in it. I have a background on my screen that says National Disability Institute. Next slide.

Before we get started, I would like to go through some housekeeping tests. First of all, captioning. If you wish to personalize the captioning, click the live transcript button on the Zoom panel to find the hide captions option or adjust caption size under the subtitle settings option. Alternatively, you may open a captioning web page in a new browser. Click the link posted in the chat box. Access captioning. You can adjust the background color, text color, and font using the top-down menus at the top of the browser. Position the window to sit on top of the embedded captioning.

Next slide please. Housekeeping tip number two. If you have any questions, click on the Q & A button and type in your questions. We will be answering those questions throughout and we also will have time at end of the webinar. We'll make sure to address any text questions that you might have.

Next slide please. Now I'd like to turn it over to Rose Warner who is the Senior Policy, advisor of the Workforce Systems Policy Team at the Office of Disability Employment Policy, ODEP, at the U.S. Department of Labor. To say a few opening remarks. Rose, thank you for joining us today. I'll turn it over to you.

Rose Warner>> Thanks so much, Michael. Hello, everyone. Greetings from Denver. Rose Warner here. I serve as the federal project officer for the LEAD Center which is a workforce innovation and opportunity act policy development center. The LEAD Center focuses on three specific areas. First we hope to advance economic self-sufficiency. We hope to create career pathways to competitive employment and increase data reporting on disability. Today we're focusing on advancing economic self-sufficiency. As a self-description, I'm a white, legally blind woman with brown shoulder-length hair. I wear purple glasses. Since we're talking about money today, I chose to wear a green shirt.

On behalf of the Department of Labor, welcome to the webinar. Help Jobseekers Gain Money Smart Skills.

I'm so happy to be presenting to you during the month of October. As October is National Disability Employment Awareness Month or NDEAM. During the month we celebrate the contributions of America's workers with disabilities past and present and showcase supported inclusive employment policies and practices that benefit employers and employees. This year's NDEAM theme is: advancing access and equity. I encourage you to check out ODEP's web site for NDEAM materials including a blog, video, poster, and suggested ways to recognize this month.

In addition to NDEAM, this year we're celebrating the 50th anniversary of the Rehabilitation Act of 1973. It was the first to address civil rights for people with disabilities. To recognize the milestone, we published interviews with various leaders about how it helped to advance access and equity for disabled people. We also developed a video explaining how the law affects millions of people across the nation every day. Finally, we have a blog series. You can check it all out on ODEP's web site. I believe there's a link in the chat.

Before I hand this back to Michael, I do want to highlight a resource that ODEP and the LEAD Center collaborated on. This is the secure your financial future. A financial tool kit. We first developed the tool a few years ago. We keep it updated with the most relevant resources. I love the tool so much. It is helpful to literally anyone. Regard of of where they are in the work life cycle. From preparing for employment to starting a job to maintaining a job to getting promoted and even retiring. There is truly something for everyone in the financial tool kit. In addition, the resources are divided by learning style. If you like learning from videos or from a web site or tool, it is all there for you. I encourage you to check it out after the webinar. LEAD, thank you so much for allowing me to speak for a few minutes. Thank you for all that you have done to prepare for and facilitate the webinar. And to all of you. Thank you for being here today. Michael, I'll pass it back to you.

Michael Roush>> Thank you, Rose. Thank you so much for being with us today. I want to share with you the learning objectives for today before we get into the main speaker. Following the webinar, participants will be able to identify a variety of financial education tools, provided through the Money Smart Curriculum. Also, you will be able to implement them in the workforce development programs and be able to discuss success stories on how workforce development programs have incorporated Money Smart and other financial education curricula within their organization.

Next slide. I'm just going to provide a little bit of context in the foundation here. I'm very grateful that they invited me to be able to say a few words on financial education. One of my favorite topics. I believe it is the stage to look at equity and be inclusive within society. Financial education provides the skills that an individual needs to

effectively manage one's money. Why this is important to those of you working within workforce development programs, it is within WIOA. For the youth program. Financial literacy with the knowledge and skills to receive long-term. It is helping with budgets, setting up checking and savings account, managing credit and debt, understanding credit reports and credit scores, and protecting against identity theft.

Next slide. Plenty of research out there into our work as well. We've learned various benefits of financial education. We know that financial education is an important strategy for an individual to build financial stability. It provides the knowledge and skills to manage the money and enhance their economic status. Within workforce development programs, financial education enhances employment outcomes and leads to greater educational attainment. Stay at their jobs longer when they have the additional skills to effectively manage their money. As workforce development professionals, it is helpful when we create a paradigm shift in realizing that employment is one goal, but it is not the only goal. The ultimate goal that we're working for job seekers is financial stability. Which leads us to our main presenter today.

Next slide. One of the things that helps us look at various basis, pieces regarding financial education. What are those financial education resources? They are available. We are fortunate that today we have Kenneth Worthey who is a Senior Community Affairs Specialist, Consumer Financial Education, Division of Depositor and Consumer Protection, Federal Deposit Insurance Corporation. I think you are in for a real treat. If you are having a hard time accessing the curriculum, as I shared previously, I started using Money Smart 19 years ago. So, I'm a big fan of Money Smart. I'm excited, Ken, that you are here with us today to share with us other information on the program. With that, I'm going to turn it over to you, Ken.

Kenneth Worthey >> Thank you, Michael. As he mentioned, I'm Ken Worthey. I'm a male in the mid 30's wearing a dark gray suit and blue/gray tie with black glasses and short hair. I'm presenting in front of the FDIC dark blue brand color with the logo. It is a pleasure to be with all of you. I would like to thank the LEAD Center for the opportunity and National Disability Institute and long-time supporter of FDIC Money Smart.

Next slide. I want to take a quick moment to remind everybody that the FDIC is an independent agency created by Congress to maintain stability and confidence in the system. We ensure your deposits. We also have other responsibilities. We supervise banks to make sure they are operating and following the financial protection laws. And in the rare event that a bank goes out of business, we make sure depositors get their insured deposits back.

As we move to the next slide, I would like to emphasize our commitment to economic inclusion. We are responsible for promoting public confidence in the nation's banking system. One of the ways that we do that is through promoting economic inclusion. Because we know that when the broadest possible spectrum of the population feel that

they can work with the bank to have their financial needs met and get appropriate products and services, that's one of the best ways for people to feel that the financial system works for them. Financial education is at the foundation of our economic inclusion work. Helping to improve financial knowledge, skills, and capabilities. So, a person can develop a basic checking account or savings account relationship which can lead to access to credit and eventually reach their financial dreams of owning a home or starting a small business.

Next slide please. Before we get started, let's go to the polling.

Next slide please. Here's our poll. To get an idea, this is a quick poll that asks what is your level of expertise using the Money Smart curriculum and resources. Are you a rookie? Are you skilled? Or are you seasoned? The results are coming in. We'll wait a couple more seconds. Lots of rookies with us. Also, some skilled folks. So happy that you joined us on the broadcast. All right. We'll close the poll now. Looks like the majority of our participants are rookies. With some sprinkle of skilled and a few veterans in there as well.

We'll go to the next slide. So, the FDIC Money Smart program was launched in 2001. It is designed to serve consumers and communities throughout the nation by providing high-quality financial education resources including curricula and learning tools. We host virtual train the trainer sessions where individuals and organizations can learn how to deliver Money Smart. We connect organizations interested in providing financial education and we highlight promising approaches to ways in using Money Smart as well as our other consumer resources, which I'll talk about.

Next slide please. Our products include those that can be used to teach others. We have Money Smart for pre-K to 5th grade, for young adults, 16 to 24, Money Smart for adults, older adults, small business, and a guide to organizing reality fairs which I'll talk about in a little bit. The products that I just mentioned have everything the instructor needs to deliver financial education without having necessarily any training. Then we also have self-paced products that I'll discuss about more in a bit called how Money Smart are you? It has different financial education topics. We have podcasts people can listen to on the go. We have implementation tools which include Money Smart views, we have a Money Smart alliance. I mentioned the Money Smart trainer program. We'll have other resources which I'll discuss at the end of the broadcast.

Next slide please. Money Smart is available at no charge. The information is high quality. It is unbiased and ready to go out of the box. It is for all age groups. It is tested on actual users, including those with disabilities. And it can be customized to meet the needs of your audience. You can see on the slide there's a picture of the teacher at the front of the class with students raising their hand. The other side has an adult playing the game. It is the two primary ways it can be delivered. Through an instructor or accessed by a consumer director.

Next slide please. I'm going to spend most of my time talking about Money Smart for adults which has 14 modules and includes materials for people with disabilities. It includes your money, values, and influences. You can bank on it, income and expenses. Your spending and savings plan. Your savings. Credit reports and scores. Borrowing basic. Managing debt. Using credit cards. Building your financial future. Protecting your identity, and other assets. Making housing decisions. Buying a home. And disasters which includes financial preparation and recovery. Our visual here is from the instructor guide. I'm showing pictures of dollar signs, credit cards, people discussing the finances and the sale of a home. How do you protect your money? There are three components which we have visuals for here. The first the cover of the instructor guide which includes detailed instructions for the trainer, including scripts. The next image is the participant guide. It includes PDFs that are fillable. They can go through activities within the guide. The math is all done for them. Such as if they get to work on a budget. The financial visual is the cover of the Power PowerPoint slides from module one. Modules usually take anywhere from one hour to under three hours to deliver. As I mentioned earlier, all of this can be customized.

Next slide please. The instructor guide and participant guide are made to work together. It may say what are values? As part of the discussion on financial decision making. It will inform them to turn to the corresponding page which is the second individual on the slide. On that page, it is exactly the same topic. You can see the arrow here is pointing to the value section of the guide from the corresponding section on the instructor guide. Every one of our Money Smart for Adults modules has a video that you can watch. If you are going to present it, the videos give you more detailed information about each module, including tips and tricks.

Next slide please. It includes a pre and post training has part of the virtual instruction. The first visual is an image on the pre-training survey. The second image is of the post training survey.

Next slide please. Now I would like to get a little deeper into how some of the resources are developed to support persons with disabilities. Our guide to present which there's an image of the front cover on this slide includes information to help instructors support participants with disabilities. This is especially helpful if you were new to training. The resource was developed with support from the National Disability Institute. The guide includes an introduction, the structure of Money Smart for adults which I've discussed, preparing for training, delivering the training, and then there's a supporting participants with disabilities section which covers the Americans with Disability Act, the importance of understanding the disability, diversity, financial accommodations such as what language to include on the event registration forms and respect and disability sensitivity information. Again, there's a detailed video that walks you through the guide to presenting. Including the sections that I just mentioned.

Next slide. There's an instructor supplement that you can use with your materials that features four individuals who happen to have disabilities. That's not the important part. But they have disability. The important part is that they are maintaining the financial decision. It walks people through the financial decisions that they are making. There's also a video for the supplement. It is not pictured on this slide. I want to quickly mention the four scenarios for financial inclusion that are included. And it comes in accessible PDF files that can be used by screen reader software. One scenario features Meg who has down syndrome. She wants to live more independently. She wants to receive social security. She's trying to handle the money from her job, the steps to open a bank account, and how to properly manage a checking account and debit card to avoid unnecessary fees like overdraft fees. Another example is Portia. She's blind and receives social security. She wants to move out of her mom's home into her own apartment. She wants to start saving money. She learns about ABLE accounts. ABLE stands for Achieving a Better Life Experience. There's other examples such as Terrence who wants to build modifications to his home because of the recent diagnosis of multiple sclerosis and one who is a disabled veteran. These scenarios will provide you with ideas to make Money Smart relevant for all participants. We design each scenario to be used for Money Smart for adults module. However, you may find they fit with other modules. You may decide to use them as stand-alone exercises. On this slide is a visual of the front page of the disability-related topics guide that we included with our Money Smart for adults curriculum. And our self-paced product which I'll talk about in a moment. The disability-related topics within Money Smart for adults covers ABLE accounts, accessibility of banking products and services, what considerations can you think about when looking for a home. Maybe modifications that we talked about the scenarios supplement. How do you manage someone else's money as well as financial accommodations. I encourage you to look through the resources to help answer the questions. You may access them by going to [FDIC.gov](http://FDIC.gov) and use the search bar. I'll talk more later about where you can find the other resources.

Next slide please. Now I would like to talk about how Money Smart are you? It can help individuals learn about everyday financial topics from a trusted source. It includes self-paced resources that are available in English and Spanish. They are based off of Money Smart for adults which I just covered. The games are optimized. We use our mobile devices. It is able to be used with screen readers because we think the product is 508 compliant with closed captioning. The 14 games have animated visuals. On this slide there are two illustrated characters. Keanu and Isaiah. These characters along with other illustrations walk players through the immersive learning environment that we tested, including with people with disabilities. Players can earn certificates of completion. If you are an organization, you can sign up for an organization account. We have workforce centers across the country that use the product. They are able to link their players and what modules are completed by the clients, students, and customers. There are many other supporting resources that include key takeaways, tools, frequently asked questions, helpful links, and financial glossary. It is not just a game. There's much more. The games are available at [Playmoneysmart@FDIC.gov](mailto:Playmoneysmart@FDIC.gov).

Next slide please. There are 14 topics that are based off of Money Smart for adults. Like I mentioned earlier. They include asset building, banking, borrowing money, budgeting, credit cards, credit reports and scores, debt, disasters, home buying, housing, including renting, income and expenses, money values, protecting identity and assets, saving money,.

Next slide please. There are 14 games like I mentioned. Each game has rounds within them. The games generally take between 40 minutes to 80 minutes to complete. The visual here is of your savings game with the five rounds in the corresponding estimated completion time. Each round delves into a certain specific topic, such as this specific game talks about savings, or to build your savings, benefits of a federally insured savings account and saving for your goals. They are the rounds included in the specific game. Each round has a variety of fun and learning opportunities. Mini games. Yes, a game within a game. Users answer questions and play activities to earn virtual coins. If they get the questions right for each round, they get a certificate of completion for the game. When they complete all 14, they get a master certificate.

Next slide please. I'm going to skip over some of the slides. They will be sent out to you. But in the interest of time, next slide please. Next slide please.

Next slide. Players can decide if they want an account. You don't need an account to play. They decide if they want to create an account. Players who want to earn certificates of completion have their progress saved or finish games later and if they want to link to the organization, they will need to create an account. Organization can have accounts as well. They can help you teach people personal finance topics that we can discuss. They can link to the organization and view the certificates that they've completed. There's a link on the screen [playmoneysmart.FDIC.gov/organization-apply](http://playmoneysmart.FDIC.gov/organization-apply). Where organizations can sign up for an account.

Next slide. There are self-reporting tools that have linked players. Like I mentioned, you can see what players are linked to the organization. You can download the roster at link players. You'll see the total certificates earned by your players, what game was last played, and the new players by month, you'll also conceive each linked players game that are in progress and the games that they won. This helps with tracking the progress of your users and helping enforce learning topics and information. That's important for your audience. We improve the site frequently. You can read about the new features of the organization. There's an organization account page that updates on the FDIC. You can get regular updates from us as well.

Next slide. So, in the few minutes that I have left, I want to quickly go over the other Money Smart products available to you. Keep in mind that depending on your audience, you can customize any of the resources. If Money Smart for adults is a little too advanced or technical for your audience, you can use this product. Money Smart for

young adults and rename it. You can customize Money Smart for young adults. You can pick and choose which modules and curriculums that you want to use and make your own. The images here are doing the finances on the mobile phone. A young man in the wheelchair listening to instructional materials with the headphones. Money Smart for adults was developed for adolescents and young adults 16-24 with low to moderate incomes, limited or no relationships with banks and establishing their financial lives, employment, and credit histories who want to improve their financial situations. It consists of 12 modules that cover basic financial topics. Just like the Money Smart for adults product, each module includes the instructor guide, participant guide, and slides. It also includes a guide to presenting which includes best practices for supporting people with disabilities. This curriculum includes an instructor supplement called real life money situations for young adults which provides five scenarios featuring the young adults thinking about financial decisions. Within this supplement is a scenario of May. She's visually impaired. She needs to work through what makes sense for an affordable living situation.

Next slide please. We have our guide to organizing reality fairs. A reality fair is a simulation of an adult financial life that provides youth with an interactive experience for making real world financial decisions and manage your money. What it is like to have an account at a bank or credit union, how to use their money, when to obtain the loan, manage their debt, and more. There are screenshots on the slide of the guides to organizing reality fairs. Organizing reality fairs usually takes three hours. The guide includes planning tools, checklist, timelines, and how to set up the room for the reality fair. It includes the day of materials and including part of the other financial education. We have Money Smart for small business related to starting and managing a business. It was developed jointly by the FDIC and the small business administration. There are 13 modules which include banking services, recordkeeping, credit reporting, risk management, financial management, selling a business, and succession planning, insurance, tax planning, organizational times, time management, and is small business ownership a good fit for you? Planning for a healthy business. Managing cash flow. Of course, this curriculum also includes the participant guide, instructor guide, and supporting slides. Again, all out of the box and ready to go. On this slide is an image of the door of a small business with a come in, we're open sign.

Next slide please. The Money Smart for older adults was developed with the consumer financial protection bureau. It raises awareness on how to prevent fraud and scams. The module and topics consist of three parts, an instructor guide, resource guide, and Power PowerPoint guide. It is different from the other Money Smart products. The materials are free of charge. It is instructor lead. There's a resource guide available in bulk. You can order the materials in bulk. They are available in English or Spanish. Like scams that target homeowners. Planning for unexpected life events and how to be financially prepared for disasters. The image on this screen is a group of older adults learning from an instructor as well as the front PowerPoint of the within Money Smart for older adults product.



Next slide please. As I wrap up, the key points is it is free. It does not have any copyright restrictions. They are stand-alone products. They can be used together and can be customized. It is a complete package ready to come out of the box. It is objective information from the FDIC. Most of the resources are available in English and Spanish. We also have a number of videos that supplement our instructor guides and we have train the trainers that we conduct on a regular basis. Which I'll get to in just a moment. All of our resources are accessible at [FDIC.gov/moneysmart](https://www.fdic.gov/moneysmart).

Next slide please. Here's a screenshot of the FDIC web site. I mentioned it is [FDIC.gov/moneysmart](https://www.fdic.gov/moneysmart). Learn ideas to use Money Smart which I'll talk about in just a moment and access the videos.

Next slide. By teaching Money Smart, we would like you to use it and teach it. You can become an alliance member. Alliance members provide us with feedback and support for the development. You'll have a designated FDIC point of contact. You'll have an option to be listed on the online member directory. You get to learn from peers from across the country through the national webinars. Designed just for the alliance members. You get priority consideration for publication and Money Smart news. You'll find we feature the best practices to using Money Smart in the application. You can apply online to become an alliance member. [FDIC.gov/moneysmart](https://www.fdic.gov/moneysmart). Our Money Smart train the trainer program is how we provide training to instructors who deliver trainings to people based on organizational goals and needs. Of course, the participants benefit by being able to build financial skills and competence through knowledge and practice. Our next train the trainer is scheduled for November 8th at 1:00 p.m. eastern. It will focus on the Money Smart for adults products. Specifically, how adults can protect themselves from identity theft. We will be featuring the resources and modules related to identity theft.

Next slide please. We have success stories and highlight ways that Money Smart is used by workforce development and by schools and non-profits across the country and banks. We provide practical guidance as well as ideas on how to use Money Smart.

Next one please. We have timely and relevant financial education topics. Distributed monthly. Sitting on the desk of the FDIC logo. Our consumer news features information about how banks provide various accommodations and services for consumers with disabilities. Including digital banking apps, special accounts, and accessibility services. We also have a national campaign called get banked. It tells the public about how to access the banks that offer safe and secure place for their deposits such as accounts with low or no monthly maintenance fees when you have direct deposit or maintain a minimal balance. More information is available at [FDIC.gov/getbanked](https://www.fdic.gov/getbanked). There's a visual here of a smiling happy woman with an orange shirt with the get banked logo above her and the FDIC logo.

Next slide please. I'm going to wrap up now by talking about our alliance for economic inclusion (AEIs). We have AEIs, which are across the country. There are coalitions. They seek to promote economic inclusion to the mainstream system. As I mentioned coalitions across the country including Alabama, Austin, Boston, Houston, Kansas City, Los Angeles, and Louisiana, southeast Michigan, Milwaukee, Mississippi, and West Virginia. They are focused on expanding the banking services by the populations. This may include reviewing basic financial services such as cash checking, money orders, remittances, short-term loans, savings accounts, things of that nature. We're here to support the programming if you have questions about FDIC Money Smart.

We also have a community affairs program that holds regional events throughout the country. Just like this one. With local collaborators. You can get information on those regional events on the web site at [FDIC.gov](http://FDIC.gov) and search for events. However, if you have questions specifically about Money Smart for comments and questions, e-mail community affairs at [FDIC.gov](http://FDIC.gov) or you can go to the web site. [FDIC.gov/moneysmart](http://FDIC.gov/moneysmart). Thank you for the opportunity. I look forward to answering questions later in the program. Michael, back over to you.

Michael Roush>> Great. Thank you, Ken. Thank you. Thank you for sharing the wonderful information and all of the various tools. We have several questions that have come in. I want to remind folks to go in and put your additional questions into the Q&A box. I want to share a couple of additional resources. First of all, we want to share with you a couple of examples of American Job Center Implementing Financial Education. In some areas, they are implementing the first example online financial education and career service or work source in Broward County, Florida. The workforce center provides Money Smart on the American Job Center computer and count it as an allowable welfare transition program workforce registration component. Also because of the concerns of the online interface, it does not require people to engage with the information. The American Job Center is planning the time of this. They are also offering Money Smart workshops and also utilizing various financial institutions to provide the financial education. Another example is in Alaska, that use the classes to increase understanding and interest and internal training was first offered to staff members so they would be better able to promote workshops in classes as well as connect the training with employment objectives. In addition, the FDIC Money Smart as been added as an online resource available to job seekers on resource room computers. I think one of the interesting pieces of the information for the early days have implemented Money Smart within the American Job Center when they worked in the AJC. When the learning from the work was that it was a piece about a variety of offerings by Money Smart. The other think it was free. It could be adapted to meet the audience that we were serving. I think that's really an important piece. And that we learn also from these examples.

The next slide please. We went to go over some action steps before we go into the Q & A. We hope that you'll join a Money Smart alliance. As Ken had mention, we are

members and the various partners are also members. We're going to get regular updates on Money Smart. That's really an important piece to keep in mind. Also, we hope that an action for you will be able to identify a variety of financial tools for finances in the Money Smart curriculum that you'll use. And to share with job seekers. Also, we hope that an action step will be that you implement Money Smart within your workforce development program. Another action that we have is we would like you to provide feedback. NAWDP is seeking input from workforce professionals across all titles. Related to financial capability programming and education. We'll put the link in the chat box. Please take a few minutes to respond to the feedback form. The information collected will be used to develop responsive approaches, to support job seekers in achieving economic self-sufficiency. The link is available at [https://ndiinc.formstack.com/forms/leadcenter\\_website\\_additions\\_copy](https://ndiinc.formstack.com/forms/leadcenter_website_additions_copy). My colleague will put that in the chat box so you have that. Great.

Now to Q & A. If we can spotlight Ken again. He has several questions that have come in. And let's try to get through as many as we can. Will we receive a copy of the Power Point. Yes. They will be available on the LEAD Center web site.

If you could pull up Ken and we can go to Q & A. The questions where are the train the trainer sessions available. Virtually or in person?

Kenneth Worthey>> That's a wonderful question. Pre-pandemic we did deliver in-person workshops. As you can imagine, we evolved the model to be completely virtual. Our train the trainer sessions are usually held quarterly on the different Money Smart products. Depending on our schedule of what makes sense to provide. We do mix it up. We'll do Money Smart for adults one quarter and for young adults another quarter. All of the information is available at [FDIC.gov/moneysmart](https://www.fdic.gov/moneysmart). There's training and events links that you can access. It is listing of the trainer to training programs.

Michael Roush>> Great. Another question in the train the trainer do you pick the specific version that you want to go to or do you get trained in money and then you are good to be able to do it in the business or older adults.

Kenneth Worthey>> The Money Smart goes into a deep dive in the identity resources. Sometimes the date has not been set yet. Later on, this year before the end of the year, we'll hold a Money Smart for small business. If you want to become trained in how to deliver that product, you'll attend that training and get the in depth information about how to deliver that product. It is by product.

Michael Roush>> Okay. For the Money Smart alliance, we'll get the regular update. Is that correct?

Kenneth Worthey >> That's correct.

Michael Roush>> Okay.

Kenneth Worthey >> Oh. The call to action. The way we structure the modules is in a

way that enhances learning and it just makes sense chronologically. However, you can certainly customize it the way that you feel. You don't have to use all the of the modules. You can just pick a handful of the modules to use as part of the program. In fact, a lot of programs have started off by using a handful of the modules and expanding as their programs got more technical and more -- including more issues. You don't have to use them in the order they are presented. In fact, it is part of the some of the train the trainers, we give you suggestions on how to mix things up and tailor to your audience.

Michael Roush>> Great. That was the next question. Do you have to do all of the modules? Thank you for answering that. Another question. Are the pre and post training evaluations or tests -- they are available online or only available in paper form?  
Kenneth Worthey >> That's a great question. Right now they are paper or PDF. They are available online. You can download the PDF. It is not an online form. That's a great question. We'll be looking into that for future.

Michael Roush>> Okay. Great. So, the next questions are regarding the how Money Smart are you. We put in the chat and how organizations can clean up. That question came in. For organizations that sign up where can you select which modules you want participants to complete or they automatically will have all of the lessons there or can I modify for them.

Kenneth Worthey >> That's a great question. Right now, you cannot select the specific modules the player needs to see and complete. We do have practitioners, universities, organizations across the country that give instructional information out before -- including how the players should sign up, link to the organization and we have some draft language on the help center on how Money Smart are you to help you communicate with the players. As part of the communication, you can complete as many modules as you want. I'm requiring you to complete modules one, seven, and 14. You'll be able to see by the player the players who have completed the modules that you want them to. Those that have gone above and beyond.

Michael Roush>> Okay. Great. So, building on that, is there a time limit or time requirement that I can set up that I take this module in an hour to move on or could they complete the module in 20 minutes and this one to add up to get to an hour?

Kenneth Worthey >> Well, right now we don't have a way to monitor the amount of time they spent in play. Remember also the time estimate are by round as well. When you go to how Money Smart are you and you see the screen that talks about all of the different rounds. Like I went over. It tells you it takes 20 minutes to go through the deposit products and savings. You'll know, you know, the breakdown by round. That may give guidance to the players. Just complete the four rounds that account to 20 minutes each and make your minimum or something to that effect. I hope that doesn't get too complicated. We don't have a way to track the timing of the game. Just the fact that they've completed all of the rounds as part of the game. That certificate has been

issued.

Michael Roush>> Great. One more question. We have to wrap up in a couple of minutes. The last question is can the reality fairs be conducted virtually?

Kenneth Worthey >> That's a great question. We've talked about making the reality guide. The answer is no right now it is not. It is not designed to be used virtually. It is designed to be an in person reality affair where there's tables set up that represent the different industries, banking, insurance, housing, things like that. But we are looking at ways to advance our curriculum and make it potentially making things more virtual. That's a great idea. Now that doesn't stop you from using the materials and structuring your own online program. It is possible to do it that way. It involves having a platform that can support volunteers along with all of your players and things like that. It is not as conducive to, you know, a reality fair. Which is really in person. You are walking them through how to make the decisions. There's real time decision making that you need with one-on-one answering the questions one-on-one. It is not ideal for the virtual environment. Thank you for that suggestion.

Michael Roush>> Great. Great. Great, great. Well, I would like to say thank you so much, Ken, for this wonderful information that you shared with us today. Thank you for your time. And thank you to FDIC for your work to really assure that there's inclusion for all when it comes to financial wellness and to become Money Smart. Thank you again for participating. I'm ready to close up.

I would like to go to the next slide and share with you another resource. So here are some additional resources that you can check out. Financial institutions can be a potential support for creating and delivering a financial education program within your American Job Center. We hope you'll check out the workforce system and bank partnerships how to guide and resources. The online tool kit provides the blueprint to provide the workforce development board, establish stronger partnerships with banks and improve the employment and economic outcomes and benefit. Secure your financial future financial tool kit for people with disabilities and here's the link. We hope that you'll check out the tool as well.

Next slide please. We also hope you'll check out the LEAD Center web site at <http://LEADcenter.org> and sign up for information and notifications.

Next slide please. Please connect with us on social media. You can follow the LEAD Center on Facebook, X, LinkedIn, and YouTube.

I would like to say thank you to Ken with FDIC for joining us today and sharing the information. Thank you to Rose Warner with the Office of Development Employment Policy for being with us and to all of the LEAD center staff and teams who helped put the webinar on today. So, with that, we hope everyone has a wonderful day. We hope

that you enjoy all of these Money Smart materials and sharing them with the job seekers that you work with. Have a great day, everyone.