

LEADCenter

WIOA POLICY DEVELOPMENT

The disability community is diverse. The LEAD Center is committed to being **intentionally inclusive** of race, ethnicity, gender identity, socioeconomic status, and disability in our research, programs, and partnerships. Talking about “intersectional identities” is important, and we strive to foster a learning environment. Therefore, we invite you to join our events with **empathy and open-mindedness.**

[Learn more about our dedication to Diversity, Equity, Inclusion, and Accessibility \(DEIA\).](#)

Help Jobseekers Gain Money Smart Skills with Financial Education Tools

October 24, 2023
LEAD Center

The LEAD WIOA Policy Development Center is led by National Disability Institute . This grant is fully funded by the United States Department of Labor, Office of Disability Employment Policy in the amount of \$8 million under Grant Number: OD-38977-22-75-4-11. This item does not necessarily reflect the views or policies of the U.S. Department of Labor, nor does mention of trade names, commercial products, or organizations imply endorsement by the U.S. Government.



Moderator

[Michael Roush](#), MA, AFC

LEAD Center Subject Matter Expert
and

Director, Center for Disability-
Inclusive Community Development,
National Disability Institute

Housekeeping I: 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](#).
 - Adjust the background color, text color, and font using the drop-down menus at the top of the browser. Position the window to sit on top of the embedded captioning.

Housekeeping II: Questions

Content questions?

Click on the Q&A button and type in your question.

Tech support questions?

Type your question in the Chat box.



Welcome and Opening Remarks

Rose Warner

Senior Policy Advisor

Workforce Systems Policy Team

Office of Disability Employment Policy (ODEP)

U.S. Department of Labor



Learning Objectives



Following this webinar, participants will be able to:

- Identify a variety of financial education tools provided through the Money Smart curriculum.
- Implement Money Smart within their workforce development programs.
- Discuss success stories on how workforce development programs have incorporated Money Smart and other financial education curricula within their organizations.

Financial Education

Financial education provides the knowledge and skills an individual needs to effectively manage one's money.

- Financial literacy education is one of the 14 program elements for the Workforce Innovation and Opportunity Act (WIOA) youth program.
 - Financial literacy education refers to activities that provide youth with the knowledge and skills that they need to achieve long-term financial stability.
- Financial literacy education encompasses information and activities on a range of topics such as:
 - creating budgets; setting up checking and saving accounts; managing spending, credit, and debt; understanding credit reports and credit scores; and protecting against identify theft.

Benefits of Financial Education

Financial education is an important strategy for an individual to build financial stability. It provides the knowledge and skills individuals need to manage their money and enhance their economic status.

Within workforce development programs, financial education enhances employment outcomes and leads to greater educational attainment.

Individuals stay at their jobs longer when they have these 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 not the only goal. **The ultimate goal for the job seeker is financial stability.**



- Presenter • [Kenneth R. Worthey, Jr.](#), Senior Community Affairs Specialist, Consumer Financial Education, Division of Depositor and Consumer Protection, Federal Deposit Insurance Corporation

Help Jobseekers Gain Money Smart Skills with Financial Education Tools

Division of Depositor of Consumer Protection



The Federal Deposit Insurance Corporation (FDIC)

The FDIC is an independent agency created by the Congress to maintain stability and public confidence in the nation's financial system.

Major responsibilities:

- Insures deposits
- Examines and supervises financial institutions for safety, soundness, and consumer protection
- Makes large and complex financial institutions resolvable
- Manages receiverships



FDIC Commitment to Expanding Economic Inclusion

Areas of opportunity:

- **Support Financial Education and Capability**
- Promote Affordable Insured Transaction and Savings Accounts
- Increase Consumer Access to Sustainable Credit
- Encourage Responsible Options for Affordable Mortgage Credit
- Strengthen Access to Financial Services for Small Businesses



Quick Poll

What is your level of expertise using Money Smart curriculum and resources?

- Rookie
- Skilled
- Seasoned



FDIC Consumer Financial Education

- Providing high quality financial education resources
- Hosting Train-the-Trainers
- Connecting organizations interested in providing financial education
- Highlighting promising ways to use Money Smart and other supporting resources



FDIC Money Smart Financial Education Program

Products to teach to others:

- Money Smart for Young People
 - Pre-K to Grade 12
- Money Smart for Young Adults
 - Ages 16 to 24
- Money Smart for Adults
- Money Smart for Older Adults
- Money Smart for Small Business
- Guide to Organizing Reality Fairs

Self-paced podcasts and games:

- *How Money Smart Are You?*
- Podcasts

Implementation & support tools

- Money Smart News
- Money Smart Alliance
- Money Smart Train the Trainers
- Other Consumer Financial Education Resources



Products to teach to others



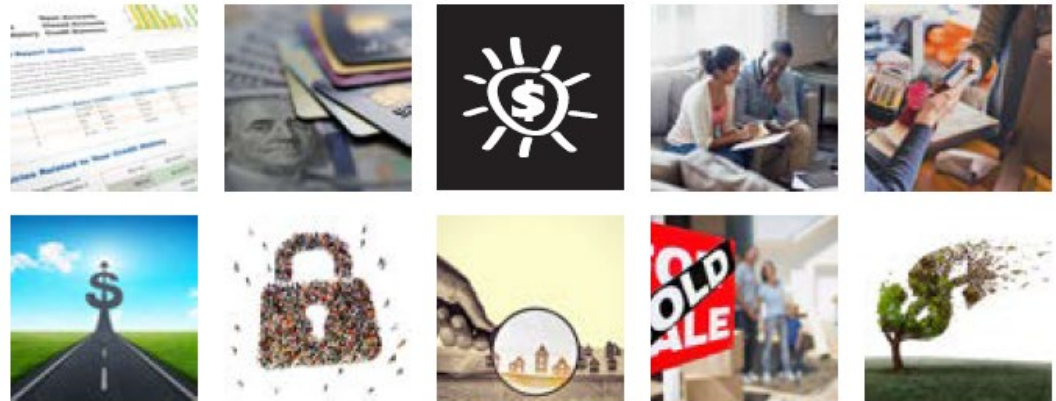
Self-paced podcasts and games

MONEY SMART FEATURES



Money Smart for Adults

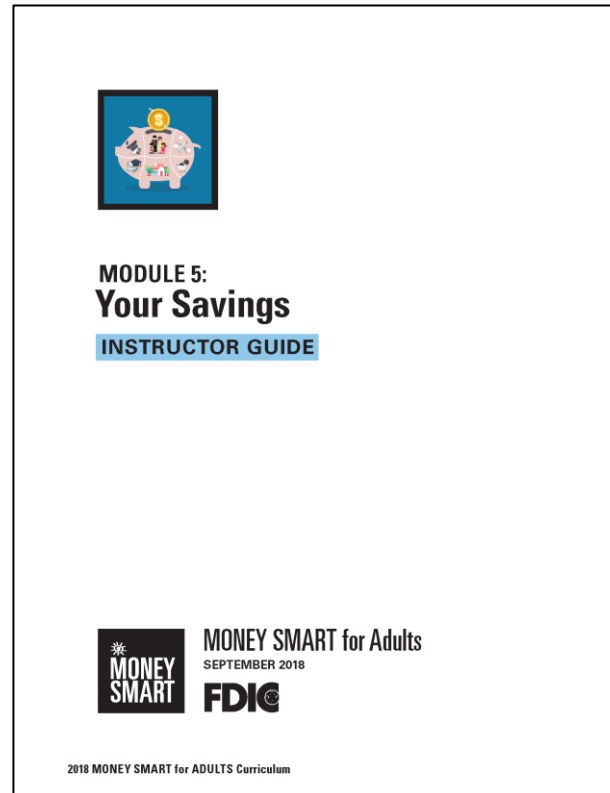
1. Your Money Values and Influences
2. You Can Bank On It
3. Your Income and Expenses
4. Your Spending and Saving Plan
5. Your Savings
6. Credit Reports and Scores
7. Borrowing Basics
8. Managing Debt
9. Using Credit Cards
10. Building Your Financial Future
11. Protecting Your Identity and Other Assets
12. Making Housing Decisions
13. Buying a Home
14. Disasters – Financial Preparation & Recovery



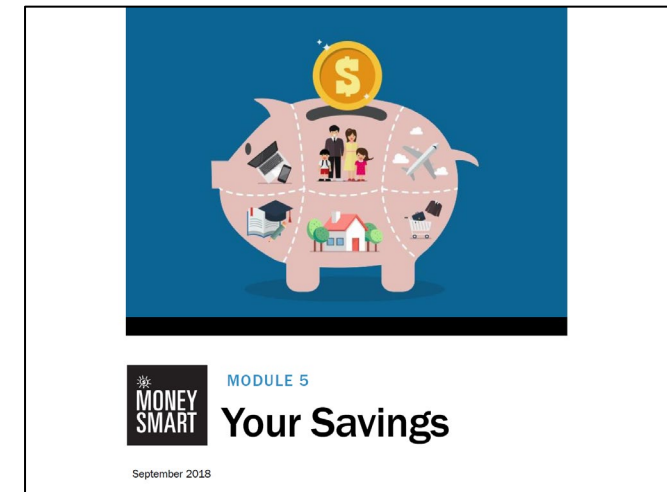
Components in Every Module



Instructor Guide



Participant Guide



PowerPoint Slides

Instructor Guide and Participant Guide


SECTION 1: Values and Money INSTRUCTOR GUIDE

PRESENT INFORMATION (1 MINUTE)
Introduction to Section and Key Takeaway
See page 3 in the Participant Guide.

SHOW SLIDE 3

SAY


- We will discuss values: what they are, why they are important, and how they influence financial decisions.



SHOW SLIDE 4

SAY

- The key takeaway from this section is: **Understanding your values can help you set achievable financial goals.**

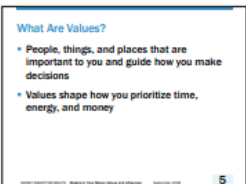


PRESENT INFORMATION (1 MINUTE)
What Are Values?
See page 3 in the Participant Guide.

SHOW SLIDE 5

SAY

- Your values are the people, things, and places that are important to you and guide how you make decisions.
- Your values shape how you prioritize your time and energy, and – importantly – your money.




MONEY SMART for ADULTS Module 1: Your Money Values and Influences 11

PARTICIPANT GUIDE

Section 1: Values and Money

We will discuss values: what they are, why they are important, and how they influence financial decisions.



Key Takeaway
Understanding your values can help you set achievable financial goals.

What Are Values?

Your values are the people, things, and places that are important to you and guide how you make decisions.

Apply It: My Values
Answer the questions to identify your own values.

What are the people, things, and places that matter to you?

What values might your answers represent?

MONEY SMART for ADULTS Module 1: Your Money Values and Influences 3

Pre- and Post-Training Surveys

PARTICIPANT GUIDE

Pre-Training Survey

Your instructor may ask you to complete this pre-training survey before the training begins.

Please answer these questions:

- Which of the following are features of strong goals? Choose all that apply.
 - a. Fewer than five words
 - b. Time-bound
 - c. Realistic
 - d. Action-oriented
 - e. Money-related
- Values don't matter when making financial decisions. It always comes down to the math. True False
- Most people aren't susceptible to outside influences around how they spend money. True False
- The only strategy for resisting impulse spending is to stop spending money entirely. True False

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MONEY SMART for ADULTS Module 1: Your Money Values and Influences

PARTICIPANT GUIDE

Post-Training Survey

Your instructor may ask you to complete this post-training survey after the training ends.

Please answer these questions:

- Which of the following are features of strong goals? Choose all that apply.
 - a. Fewer than five words
 - b. Time-bound
 - c. Realistic
 - d. Action-oriented
 - e. Money-related
- Values don't matter when making financial decisions. It always comes down to the math. True False
- Most people aren't susceptible to outside influences around how they spend money. True False
- The only strategy for resisting impulse spending is to stop spending money entirely. True False

About the Training
Check the box that best describes your agreement or disagreement with each of these statements.

	Completely agree	Somewhat agree	Somewhat disagree	Completely disagree
5. I would recommend this training to others.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. I plan to apply what was discussed in this training to my life.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. The instructor used engaging training activities that kept me interested.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. The instructor was knowledgeable and well prepared.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. The Participant Guide is clear and helpful.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

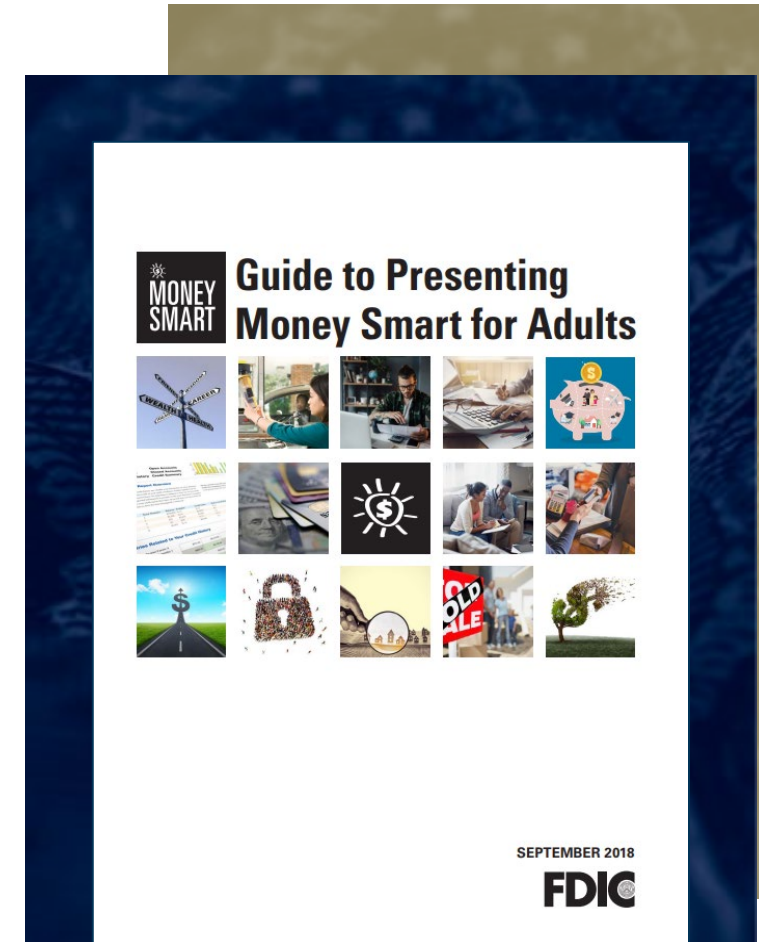
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MONEY SMART for ADULTS Module 1: Your Money Values and Influences

[Watch our video to learn more!](#)


Guide to Presenting

- Introduction
- Structure of Money Smart for Adults
- Preparing for Training
- Delivering the Training
- **Supporting Participants with Disabilities**
 - Americans with Disabilities Act
 - Disability Diversity
 - Reasonable Accommodations
 - Accessible Training
 - Respect
 - Disability Sensitivity – The Top 10



Disability-Related Topics Include. . .

- ABLÉ accounts
- Accessibility of banking products and services
- Considerations when looking for a home
- Managing someone else’s money
- Reasonable modifications and accommodations



Money Smart for Adults: Disability-Related Topics

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HOW MONEY SMART ARE YOU?

LEARN ABOUT EVERYDAY **FINANCIAL**
TOPICS FROM A TRUSTED SOURCE.

NEW SELF-PACED
LEARNING
GAMES AND
RELATED RESOURCES

In English and Spanish!



Use online or with a mobile phone!

Optimized for smartphones, tablets, computers.
Accessible with screen readers.



Earn certificates of completion and virtual coins!

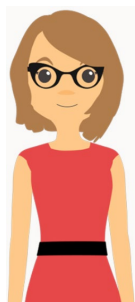
Organizations can view certificates for their clients,
students, or customers with linked player accounts.



New resources!

Explore key takeaways, tools, FAQs, helpful links,
and a financial glossary.

[PlayMoneySmart.fdic.gov](https://www.playmoneysmart.fdic.gov)



Available in English and Spanish!



HOW MONEY SMART ARE YOU?

How Money Smart Are You?

[Vea esta página en español!](#)

Learn about everyday financial topics.

Choose a Game ▾ **Jump to Resources**

- Games
- Glossary
- Resources
- Login



¿QUÉ TAN MONEY SMART ES USTED?

¿Qué tan Money Smart es usted?

[View this page in English!](#)

Aprenda sobre temas financieros cotidianos.

Elija un Juego ▾ **Saltar a los Recursos**

- Juegos
- Glosario
- Recursos
- Ingresar a la cuenta

Covers 14 Everyday Financial Topics

- 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 & Assets
- Saving Money



14 Games, Each with Rounds



This is an example of the different Rounds in one of the games.

Your Savings

Estimated time to complete:		Coins earned:
15 Minutes	Round 1: What is Saving?	0 of 9,000
20 Minutes	Round 2: Where to Build Your Savings	0 of 4,000
10 Minutes	Round 3: Benefits of a Federally Insured Savings Account	0 of 3,000
20 Minutes	Round 4: Saving for Unexpected Expenses	0 of 3,000
10 Minutes	Round 5: Saving for Your Goals	0 of 3,000

It's game time! Choose a round.

Video player controls: volume, closed captions, play/pause, progress bar, and refresh.

Each Round Has Learning Opportunities

• Bruce would like to modify his van to make it easier for his father to ride in it.

Is cosigning the same as co-borrowing?

MONEY SMART In Action

Creating a spending and saving plan takes some time.

C

- Credit
- Capacity
- Capital
- Collateral
- Conditions

Select each of the five buttons to find out more.

Pick a Card

Ideas of the Roundtable

- Past Monthly Column
- Planned Monthly Column
- Compare Income & Expenses

Is there a way to compare earnings from different accounts?

Income Coach Penny

Expenses Coach Bill

Part of a sample TILA Disclosure for \$5,000.00 Installment Loan

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
12.00	% \$ 600.00	\$ 5,000.00	\$ 5,600.00

Select each of the four areas to find out more.

And Mini-Games to Earn Virtual Coins



It's More than Games!

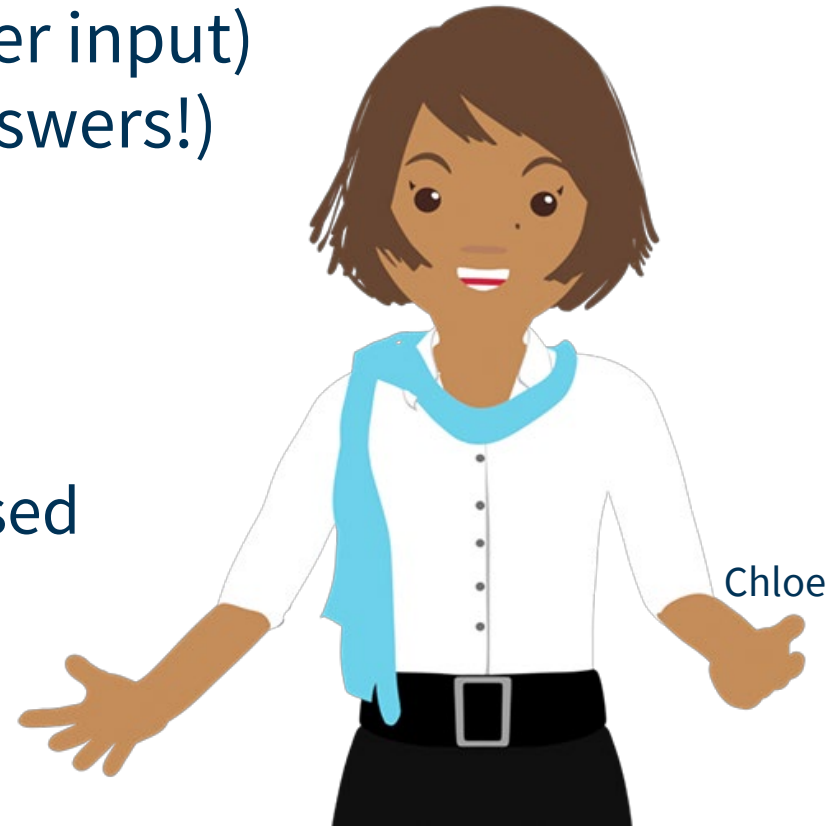
It's 14 Games **PLUS Resources**, which are:

Specific for each topic/game:

- *Key Takeaways*
- *Tools* (many are interactive with user input)
- *Frequently Asked Questions* (and answers!)
- *Helpful Links* (annotated)

Central across all the topics/games

- *Glossary*
 - Words are defined how they are used in the Games and Resources



Players Decide if They Want Accounts

Can I...?	Create an Account	Don't Create an Account
Play the Games? Use the Resources?	✓	✓
Earn certificates of completion for games I win?	✓	✗
Have my progress playing games saved, and finish later?	✓	✗
Link to a bank, school, or other Organization's account?	✓	✗



To earn game completion certificates or save game progress, players do need an account.

Organizations Can Have Accounts!

- Help people learn about financial topics
- People can “link” their accounts to organizations
- View/print Certificates of Completion
- No information about use of Resources
- Organizations can also play the games with an Organization account

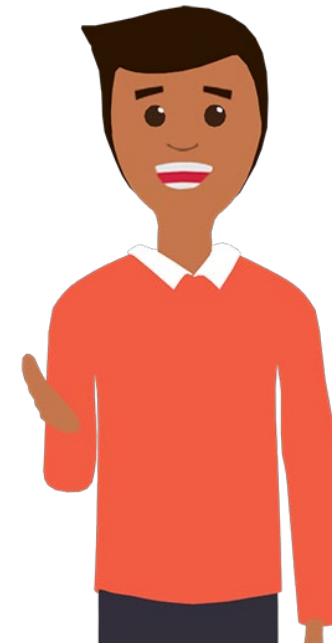
Organizations can complete form at:

PlayMoneySmart.fdic.gov/organization-apply

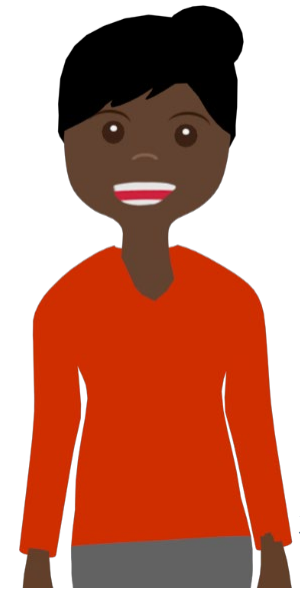
Players can only link to your account after your account is ACTIVE



Daniel



Penny



Robust Self-Service Report Tools

Specific to Your Organization

- Total Linked Players
- Total Certificates Earned
- When Last Played
- New Players by Month

Specific to Each Linked Player

- Games that are “In Progress”
- Games “Won” (earned certificate)



Download a Roster of Linked Players!

We improve the site frequently! Always read about new features by selecting this link on your My Account page:

[Read Updates from FDIC](#)

Money Smart for Young Adults

Developed for Adolescents and Young Adults (16 -24):

- With low to moderate incomes
- With limited or no relationships with banks or credit unions
- Who are establishing their financial lives, employment, and credit histories
- Who want to improve their financial situations



Guide to Organizing Reality Fairs

- Resource for organizing a three-hour reality fair for youth
- Planning tools: Checklists, timelines, room setup
- Day of Materials: Participant profiles, worksheets
- Post Fair Materials: Evaluation surveys

Intended Use

- A standalone resource that may be used with financial education curricula
- Banks, youth serving organizations and other community organizations

Worksheet Homebuyer

Part 1: Select a Home
Select a home based on y

You will get a mortgage to determine whether they housing option, use the mortgage (or home loan)

BASIC HOME

Purchase Price: \$22
Mortgage Amount: \$17

Monthly Cost:

CREDIT	MONTHLY PAY (including taxes and insurance)
Excellent	\$800
Good	\$900
Not-so-good	\$1,000

Monthly Utilities: \$100

Features:

- Small yard with patio
- Nearby park

Worksheet

CONSTRUCTION
Construction managers most of their time in a construction activities

Details
HOUSEHOLD SIZE
Adults: 1
Children: _____

ASSETS
General Savings:
Retirement Saving:
Emergency Saving:

Home Value: \$ _____

CREDIT
Credit Scores: 700-

About Credit Score
Your credit history is that you will pay you financial considerations companies. To help of "excellent," "good" financial choices at

Participant Profile
MONEY SMART
FDIC fdic.gov/moneysmart

Guide to Organizing Reality Fairs
Final for Demo to Youth Banking Network

The Federal Deposit Insurance Corporation is an independent agency created by Congress to maintain stability and public confidence in the nation's financial system. One way we do that is by providing free, nonbiased financial education materials, including this guide. For more information about our family of Money Smart products, visit www.fdic.gov/moneysmart.

MONEY SMART
FDIC www.fdic.gov/moneysmart

Money Smart for Small Business

1. Banking Services
2. Record Keeping
3. Credit Reporting
4. Risk Management
5. Financial Management
6. Selling a Business and Succession Planning
7. Insurance
8. Tax Planning
9. Organizational Types
10. Time Management
11. Is Small Business Ownership a Good Fit for You?
12. Planning for a Healthy Business
13. Managing Cash Flow



Money Smart for Older Adults

Content on common issues facing seniors, including how to identify a potential scam or fraud and other forms of exploitation

- Instructor-led curriculum
- Resource Guide available in
- Bulk at no cost
- Available in English and Spanish

Common Types of Financial Exploitation

- Scams that Target Homeowners
- Scams Targeting Veterans
- Planning for Unexpected Life Events
- How to Be Financially Prepared for Disasters



**MONEY
SMART**
for Older Adults

Key Points to Remember

- Curriculum is free and does not have copyright restrictions
- A stand-alone product
- A complete package
- Out-of-the box ready
- **Customizable**
- Objective information from the FDIC
- Most resources available in English and Spanish
- Videos and train-the-trainers available on fdic.gov/moneysmart



Learn More about Money Smart

[Fdic.gov/moneysmart](https://www.fdic.gov/moneysmart)

- Order or download products
- Learn ideas to use Money Smart
- Join the Money Smart Alliance
- Watch Money Smart videos



FDIC 90 YEARS

ABOUT RESOURCES ANALYSIS

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Resources

Money Smart

[Vea esta página en español](#)

A Financial Education Program

Last Updated: February 27, 2023

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Money Smart Home

Money Smart News >

Teach Money Smart >

Money Smart Alliance

Learn Money Smart

How Money Smart Are You?

Organizing Reality Fairs

The FDIC Money Smart financial education program can help people of all ages enhance their financial skills and create positive banking relationships. First released in 2001 and regularly updated since then, Money Smart has a long track record of success.

Featured Resources

[How Money Smart Are You?](#)

Learn about everyday financial topics through 14 interactive games and related resources.

[Guide to Organizing Reality Fairs](#)

Provide youth with a simulated experience for making real world financial decisions.

How to Contact Us:

FDIC - Money Smart
550 17th Street, NW, F-6000
Washington, DC 20540

Money Smart Alliance Program

Alliance members:

- Provide training
- Promote Money Smart
- Support local organizations that use Money Smart

Benefits of joining include:

- Designated FDIC point of contact
- Option to be listed online in member directory
- Learn from peers across the country (webinars)
- Priority consideration for publication in Money Smart News

Membership Process:

- Apply Online: fdic.gov/MoneySmart

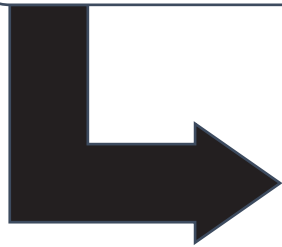


Money Smart Train the Trainer Program



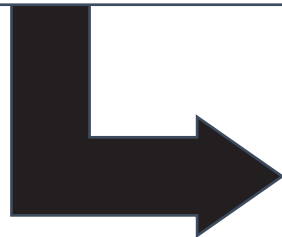
FDIC

- *Provides training and support to instructors.*



Instructors

- *Deliver training to people based on organizational goals and participant needs.*



Participants

- *Build financial skills and confidence through knowledge and practice.*

Money Smart News

MoneySmartNews@fdic.gov

In This Issue

- [October Monthly Message from the FDIC](#)
- [Money Smart – Invisible No More!](#)
- [Success Stories](#)
- [Latest FDIC Consumer News Edition](#)
- [Tips and Techniques](#)



October Monthly Message from the FDIC

NATIONAL GET SMART ABOUT CREDIT DAY is observed the third Thursday in October. The FDIC [Money Smart](#) webpage is a great place to start, or continue, to learn about finances. Whether you use [teaching modules](#), a [reality fair](#), or a [game](#), this site includes resources for people of various ages on how to build credit, how to use credit successfully, and how to understand a credit report.

Join us on social media using the #FDICMoneySmart and show how you are using the Money Smart products in action!

Other FDIC Resources



FEDERAL DEPOSIT INSURANCE CORPORATION
consumer news



Alliance for Economic Inclusion (AEIs)

- Coalitions of local financial institutions and consumer, faith-based, community, and government organizations.
- Seek to promote economic inclusion by providing a connection to the mainstream financial system that supports economic opportunity, particularly for low- and moderate-income households and communities and small businesses.



ALLIANCE FOR ECONOMIC INCLUSION

BUILDING PARTNERSHIPS ~ PROMOTING FINANCIAL CAPABILITY

FDIC

[Alabama AEI](#)

[Austin AEI](#)

[Boston AEI](#)

[Houston AEI](#)

[Kansas City AEI](#)

[Los Angeles AEI](#)

[Louisiana AEI](#)

[Southeast Michigan AEI](#)

[Milwaukee AEI](#)

[Mississippi AEI](#)

[West Virginia AEI](#)

Advisory Committee on Economic Inclusion (ComE-IN)

- Provides the FDIC with advice and recommendations on important initiatives focused on expanding access to banking services by underserved populations.
- This may include reviewing basic retail financial services such as check cashing, money orders, remittances, stored value cards, short-term loans, savings accounts, and other services that promote asset accumulation by individuals and financial stability.



Connect with FDIC Money Smart

For comments and questions, email:
CommunityAffairs@fdic.gov

Money Smart Website:
www.fdic.gov/MoneySmart



Examples of AJCs implementing Financial Education Programs

Online financial education at WorkSource in Broward County, Florida

The WorkSource Center in Broward County, Florida provided the Money Smart curriculum on AJC computers and counted it as an allowable Welfare Transition Program (WTP) work registration component. Because of concerns that the online interface does not require people to engage with the information, the AJC is planning to offer an in-person Money Smart Workshop.

Financial education classes and workshops in Alaska

Several AJCs in Alaska offer weekly financial education classes. To increase understanding and interest, an internal training was first offered to staff members so they would be better able to promote workshops and classes, and connect the training with employment objectives. In addition, the FDIC Money Smart curriculum has been added as an online resource available to job seekers on resource room computers.

Action Steps

- Join the [Money Smart Alliance](#)
- Identify a variety of financial education tools provided through the Money Smart curriculum.
- Implement Money Smart within your workforce development programs.
- Provide feedback: NAWDP is seeking input from workforce professionals across all titles related to financial capability programming & education. Please take a few minutes to respond to their [feedback form](#). The information collected will be used to develop responsive approaches to support jobseekers in achieving economic self-sufficiency. Available at: [LEAD Center Website Additions Copy](#)



Questions?

Resources

Financial Institutions can be a potential support for creating and delivering a financial education program within your American Job Center.

[Workforce System and Bank Partnerships “How-To” Guide and Resources](#)

This online toolkit provides a blueprint to help your workforce development board establish stronger partnerships with banks. These partnerships improve program participants’ employment and economic outcomes and benefit your community.

[Secure Your Financial Future – A Financial Toolkit for People with Disabilities](#)

Learn about tools and resources designed to assist people in securing their financial future from preparing for a job, to maintaining a job, and through retirement.

LEAD Center Website

LEADCenter

WIOA POLICY DEVELOPMENT

LEADCenter.org

Sign up for information and notifications.

Let's stay in touch!

➤ Follow the LEAD Center on...



Facebook: [Facebook.com/LEADCtr](https://www.facebook.com/LEADCtr)



X: [Twitter.com/LEADCtr](https://twitter.com/LEADCtr)



LinkedIn: [LinkedIn.com/Company/ODEP-LEAD-Center](https://www.linkedin.com/company/ODEP-LEAD-Center)



YouTube: [YouTube.com/User/LEADCtr](https://www.youtube.com/user/LEADCtr)

Thank You for Joining!