UNIT 1 – TRAIN THE TRAINER SECTION

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1. MANUAL OVERVIEW

This manual was prepared by the El Paso Collaborative for Community and Economic Development to meet the need for financial literacy and housing counseling training designed for rural and *colonia* residents living on the U.S.-Mexico border. It may also have application for urban, border populations that have similar backgrounds and characteristics.

The manual was developed with input from grassroots *colonia* organizations and the residents themselves via a written survey and participation in several focus groups conducted in El Paso and selected communities in the Rio Grande Valley of Texas. Residents also provided technical assistance testing the *novelas* and other training materials. The manual represents a comprehensive approach that will provide organizations working with this population a mechanism to provide information on key issues that affect the economic lives and stability of *colonia* residents.

The manual includes a series of modules that can be presented alone or as a part of a comprehensive program. Each module is designed in a user friendly format that focuses on key concepts, a delivery presentation system, suggested training materials, and the approximate time needed to conduct the session.

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2. Understanding the Manual

As you browse through the manual, you will notice that each workshop module follows a similar format. The first page provides an outline of activities, materials needed, handouts, flip charts to prepare, number of trainers required and the estimated time for conducting the workshop. In addition to page numbers, we have included the page where the material will be used. Notes to trainers are included that provide concise instructions on what to do throughout the workshop. Appendices are located at the end of each module and include samples of what the prepared flip charts and handouts.

- <u>Understanding the Title Page</u>

The following is an example of the first page of every module with an explanation of the information you will find:

WORKSHOP NUMBER
Title of workshop
Number of facilitators needed
Estimated Time It Takes to Run the Workshop

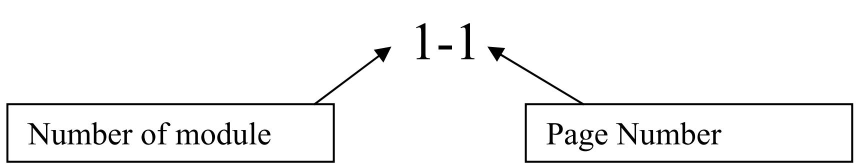
Things to Prepare BEFORE THE WORKSHOP:

ITEM	PAGE #	PAGE # USED
This may include Flip Charts, Handouts, and copies you may need to prepare	This is the page number where the item is found in the Appendix. The page numbers will always start with an “A” meaning that you can find it in the back of the module.	This is the page number where the item is used in the workshop. You will find the instructions on what to do with the item on this page number. The page number will always start with the workshop number.

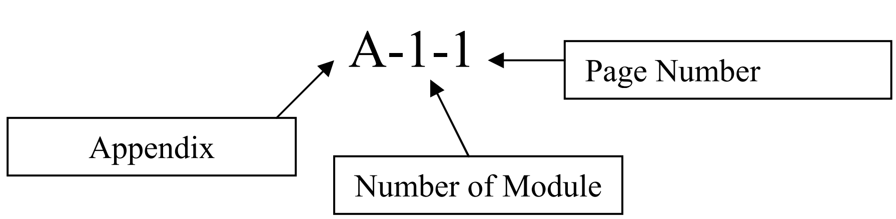
Activity	Pg.	Time	Materials
Title of Activity • Brief Description of Activity	Page number where the Activity begins	Estimated time allocated to this portion of the activity **Estimated TOTAL time of the activity**	☐ Materials needed to complete the activity (page number where you can find the handout, flipchart, or copy in the appendix)

➢ <u>Understanding the Page Numbers</u>

Each page of each module is numbered accordingly. For example: All the pages of Workshop 1 will start with a number 1 (1-2,1-3,1-4, etc).



The pages of each appendix in each module start with the letter "A" followed by the number of the workshop. For example: The appendix pages of workshop 1 start with the letter A-1 (A-1-1, A-1-2, A-1-3, etc). You will find the appendix at the end of each workshop.



Your pre-workshop preparation should include a thorough review of the module. This will normally include:

- Scheduling the proper number of trainers
- Copying materials and inserting your contact information
- Preparing flip charts
- Selecting an ice breaker
- Familiarizing yourself with the examples shown in the figures
- Practicing reading the skits or role plays

3. Why are Financial Literacy and Housing Counseling Training Critically Important to *Colonia* Residents?

The ability to handle money effectively is critical to personal success. While this is certainly true for the general population, it is even more necessary for people that struggle to provide life's necessities for themselves and their families. *Colonia* residents living along the U.S.-Mexico border are among the most marginalized members of today's society. Without financial skills they are easily and frequently victimized by the Alternative Financial Sector. Given the high incidence of poverty, low levels of academic achievement and large number of immigrants common among border populations, border residents need sound financial literacy and housing information to maximize and protect their existing assets and to reduce continued victimization by this industry.

4. HOW ADULTS LEARN - TIPS FOR WORKING WITH ADULT AUDIENCES

- Encourage participation
- Include interactive activities
- Build on participant's past life experiences
- Allow opportunities for speaking, listening and writing
- Use humor and jokes related to the topic, but never at expense of individuals or the class background
- Make sessions fun

MORE TIPS

- Use commonly understood words
- Provide only the most necessary information
- Provide real-life examples that are relevant to your audience
- When introducing new words or concepts, explain them and repeat them throughout the session

FLIP CHART DESIGN TIPS

- Use boxed and colored captions for important information (no red)
- Include headings and sub-headings
- Use both upper and lower case letters
- Leave sufficient white space
- Write clearly using standard letters

ADDITIONAL TIPS FOR WORKING WITH COLONIA RESIDENTS

It is important to keep in mind that the overwhelming majority of colonia residents are of Mexican origin and were raised in a different cultural environment than middle-class Americans. For many residents, formal education may have ended after only three to six years, and despite length of time living in the United States, many colonia residents have limited English proficiency. For some couples, decisions on handling household finances are still left to husbands-- wives are given only enough money for groceries and household items and in many cases are not even aware of the amount of money their husband's bring home each week. For people living life in a survival mode, the ability to plan is limited to the here and now -- this week's paycheck or their working son's earnings next week. We cannot overstress how critical it is to your project's success that you consider the following tips:

- Provide tangible and specific examples – like setting a savings goal based on a real-life situation such as the cost of immigrating someone's parents. Saving money is a sacrifice for low-wage earners. However the benefit of achieving a specific goal will make the sacrifice worthwhile. Try to eliminate abstract concepts to the extent possible.
- Don't assume that everyone can read and write.
- Bring in professionals whenever possible to provide first-hand information on such items as taxation, insurance, bank accounts. (Provide your guests with the

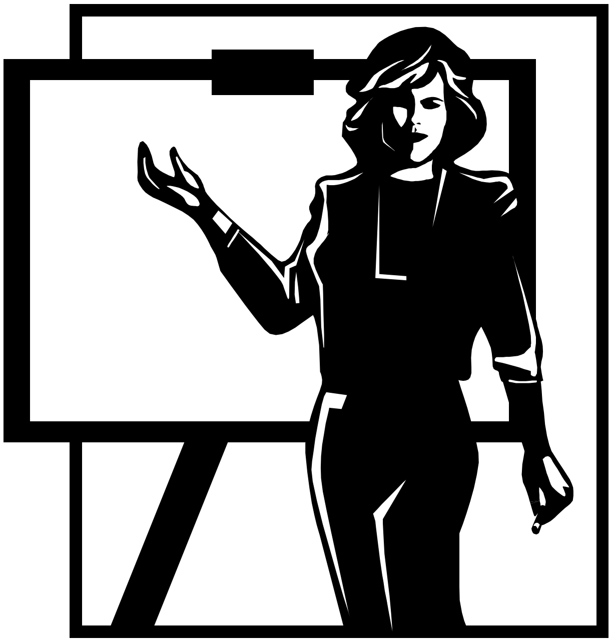
framework of what you would like them to cover before they arrive.. Discuss tips such as those presented in this list with them.) Agree ahead of time that professionals will not be allowed to promote their products or services during class time.)

- If you think <u>monthly</u> budgets won't work for your group, think in terms of weekly or bi-weekly spending plans.
- Use discussion and conversation as the primary training tool. For example, reading one of the novelas (*cuentos*) or using one of the skits as a starting point for the ensuing discussion.
- While who should handle family finances is an internal decision, you might ask a couple who might do a better job in achieving the objective the family has set. Example: If a husband who traditionally handles the money agrees that his wife should take the role of saving for a purchase of a truck, he is more likely to accept this change.
- Discuss situations that could derail a family from reaching their financial objectives and ask for suggestions on how to prevent them (such as spending an exorbitant amount for their daughter's *quinceanera*, and subsequently not having enough to pay their lot payment.) You might ask the group to provide lower-cost alternatives.
- Provide examples of what financially successful families do such as – plan in advance and be disciplined enough to take immediate action. An example of

this is knowing how you will use the $100 you will receive on Friday (pay the electric bill, make a lay-away payment, purchase gasoline) and paying for these things as soon as you receive the money. (Delaying the action often derails the best of plans.)

- Take advantage of the fact that many colonia residents are eligible for the Earned Income Tax Credit (discussed in detail in Financial Literacy 6). Consider conducting a special financial literacy session in October or November to discuss how families could plan to use these funds to their advantage so that decisions won't be left to chance when the money arrives.
- Review the module you plan to present well in advance so you can put the material into a local context. This may include revising words that are a better fit for your respective area, and providing examples from your own experience, or those of other staff and clientele. It is important that your group can relate to the information you will provide in the context of how it may affect their everyday lives.

5. TIPS FOR CONDUCTING WORKSHOPS



- Determine the number of participants that can be accommodated
- Provide a comfortable setting
- Allay "school" anxiety by letting all know that everyone's input is welcomed; that no one will be ridiculed and that there will be no grades or tests
- Limit session time – stay on-schedule
- Stay focused but allow input
- Begin with a planned ice-breaker

PLANNING TIPS

- Provide child care if possible. If you cannot, decide how you will handle participants that bring children to sessions to minimize distractions.
- If possible, provide light refreshments
- Review the trainer's page and assemble materials <u>before the session</u>

AT THE BEGINNING OF THE WORKSHOP

- Cover "housekeeping" details (location of restrooms, times for breaks)
- Mention your organization's reason for providing the course
- Describe training approach (interactive; group activities; information to take home)
- Explain process for asking questions (examples: at any time, at the end, etc.)
- Let participants know whether it is alright to have snacks or beverages at their seats

DURING THE WORKSHOP

- Encourage participation, but never force responses
- Be available while small groups are working in case they need help
- Briefly summarize a prior section's key points before moving on to the next section to be sure participants understood key concepts

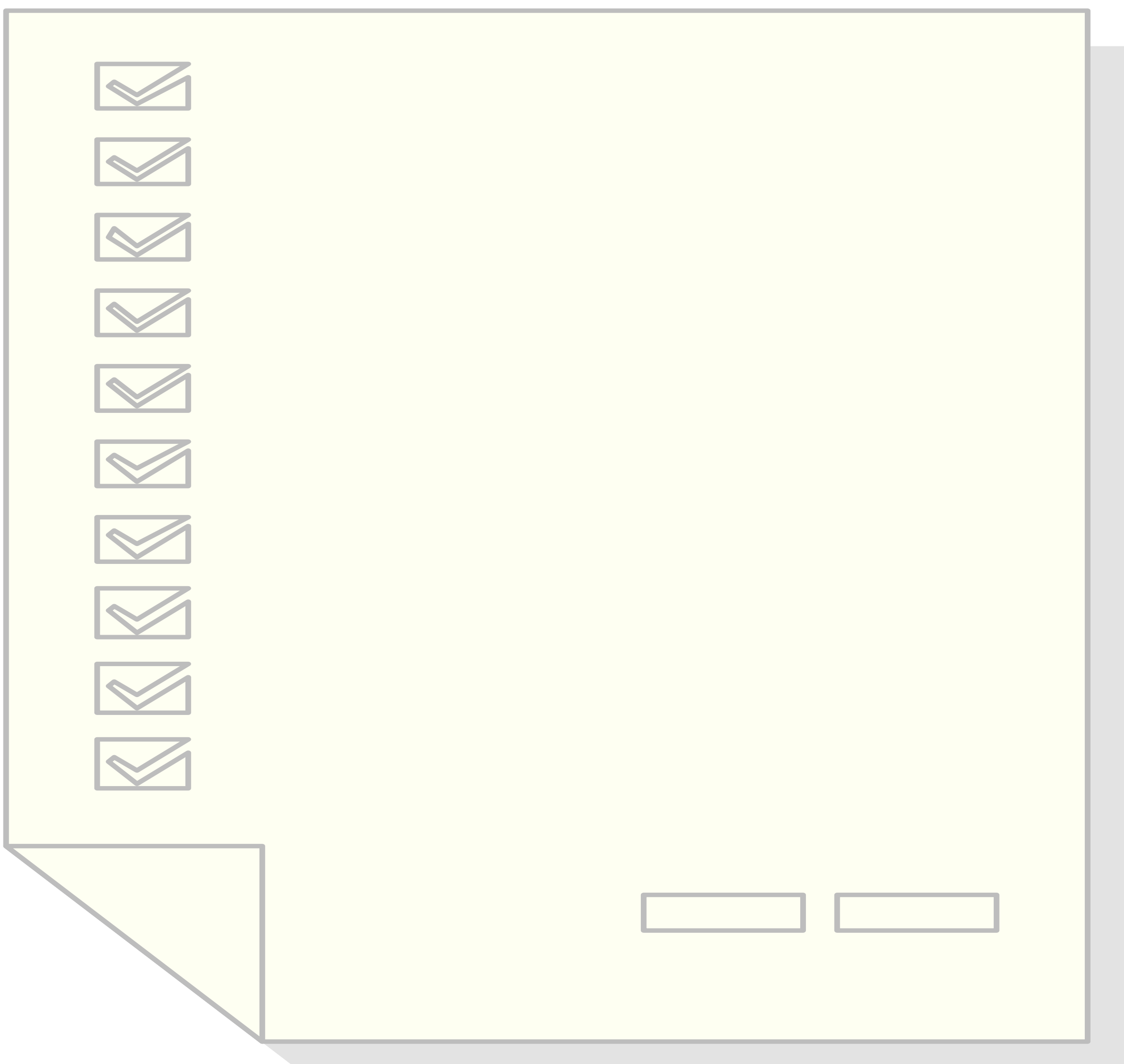
READING v. ROLE PLAYING

As trainers, you will be participating in skits that deliver key concepts, often in a somewhat comical manner. It is important that trainers familiarize themselves with the material in the skits and practice them a few times before the session. Most skits are designed to be fun, and one is designed to be tragic to provide the proper impact. Readers should read the roles somewhat dramatically to emphasize the humorous aspect as that will help the participants to remember the messages.

Experience demonstrates that trainers who read and practice skits before class are the most successful in teaching

BEFORE YOU END

- Be sure all objectives were covered
- Distribute and collect evaluation forms
- Get names and contact information for participants that have questions that need further research
- If you were unable to cover all of the information, tell the participants how they can call you for additional information or refer them to the handouts if the material is covered there.



6. Identifying and Removing Barriers

Life today is fast-paced and hectic. The never-ending tasks involved with work, transportation, parenting and home life pose a significant challenge to organizations trying to schedule events. This is no different in the *colonias*, and may even be more of a challenge given their rural nature. You may wish to consider the following ideas:

- **Flexibility** – Provide a variety of session times… morning, early evening, Saturdays. If your organization does not have the resources to do this, try the time you think is the best fit, and ask the participants whether they could suggest a better time as part of your evaluation process. Ultimately, your attendance roster will verify whether the timing was successful.
- **Session Time** – Limit to approximately two hours or less to prevent information overload.
- **Childcare** - Lack of child care can kill the best intentions. If your organization can provide child care, you will have removed one of the most difficult obstacles. If you cannot, encourage people to arrange their own child care during the sessions. At a minimum, ask one of the parents to come to the session, and have the other parent attend a subsequent session. It is difficult to conduct the sessions with children present, and is unrealistic to expect them to sit quietly for two hours.
- **Transportation** – may be a problem for some residents. This can usually be resolved informally by the residents themselves since members of rural areas are often close knit. Encourage car pooling. You could offer small raffle prizes (from a dollar store) to any participants that car pool to the sessions.
- **Accessibility -** Be sure that sessions are held in accessible locations so that people with disabilities can be included. Prior to conducting the sessions, contact potential participants to determine whether there is anyone with special needs that requires accommodations such as large-print or a sign-language interpreter for the hearing-impaired.

7. Marketing Your Program

Like patients in hospital emergency rooms, most people request help with money issues only when they encounter a crisis. Like a doctor, your job is to help prevent the crisis from happening. That task can be as difficult as it is to get people to come in for routine check-ups and well-patient visits. Do not expect large numbers of participants to sign up for classes just because they are available. Here are some strategies you may wish to consider in deciding what works best in your community:

- **Integrate financial literacy with existing programs -** If your organization offers loans, develops housing, or administers an Individual Development Account Program, financial literacy could be combined with an existing program.
- **Survey -** Conduct an informal survey asking whether people are interested in learning more about financial management and housing issues, and if they are, whether they think they would attend. Invite respondents who answered positively to attend your first program. Word of mouth spreads quickly, and if the training was worthwhile, they will tell others about it.
- **Focus Groups -** Conduct focus groups around the theme of those who have been victimized by the Alternative Financial Sector. Ask the group what would have been helpful for these individuals to know and what would have been the best way to acquire the knowledge. This would also be a good time

for suggestions regarding best days and times to conduct sessions. Invite focus group participants to your first session.

- **Advertise -** Post flyers announcing the program in prominent places. (Some good places for flyers are grocery stores, the post-office, church bulletin boards, and community centers.) Next to the poster, place a sign-up sheet. Contact anyone who signed-up and provide them with additional information about the sessions.
- **Industry Marketing** - Market your program to other housing providers. Lenders may be willing to reduce loan interest rates for those who have successfully completed the sessions. If you get this agreement, see if the lender will put something in writing so participants will know.
- **Media -** Tell the media about your program. Local residents often read community newspapers. Public service announcements (PSAs) on both radio and television will also help get the word out. Write an article for a newsletter (your own or those of other community organizations).
- **Involve the School System** – Local school districts and Head Start Centers are excellent resources to connect with parents. They may even provide a convenient space at the school to conduct sessions.

8. Ice Breaker List

Source: Results through Training, www.RTTWorks.com

"I'm Unique"
Ask each person to share one thing that makes him/her unique.

"My Slogan"
Explain that many companies have slogans or "mottos" which reflect their values. For example, Ford Motor Company uses the slogan, 'Quality is Job One.' Ask each person to write (or borrow) a slogan to describe him or herself and share that with the class.

"The Worst Team"
Have each person share a description of the worst team they have ever been on and why. Post characteristics on a flip chart. Debrief this exercise by having the team identify ways to avoid the "worst team" characteristics.

"Three Truths and a Lie"
Give each individual a 3x5 card and instruct them to write 4 statements about themselves: one of the statements should be false while 3 should be true. Explain that the goal is to fool people about which is the lie. Allow 5 minutes to write statements; then have each person read the 4 statements and have the group guess the lie. Award a prize to the individual who makes the most correct guesses.

"What Kind of Team?"
Divide the team into small groups of 4-6 people. Have each group discuss and identify an analogy for their team. For example: "We are like a 3-ring circus -- because we have many things going on at once and it feels chaotic at times." Allow 10 minutes to discuss; then have teams share.

"Fears"
Ask each person to write on an index card his or her greatest concern about participating in the training. Post fears on a flip chart. At the end of the session, revisit the list and ask the group to share whether their fears were realized.

"Guess Who"
Prior to the session have each participant complete and return to you a survey with 5-7 questions about him or herself. For example:

- Favorite type of food
- Best all-time TV show
- Last movie you saw
- Last book you read
- Dream vacation

During the session, read the clues and have the rest of the class guess which person is being described.

"Picture Perfect"
Have each person on a team draw a picture or series of pictures to represent their current view of the team. (They can draw on pieces of paper or flip charts posted around the room.) Allow 5 minutes; then have the rest of the group explain what they see in each other's pictures.

"Learning from Experience"
Have participants introduce themselves and explain one thing they have learned the hard way about the topic you are covering. Post the learnings on a flip chart and refer to them throughout the class.

"Challenges and Objectives"
Divide the class into small teams. Instruct teams to identify their challenges in the topic and their objectives for the training. Post work on flip charts. Have them introduce their team and share their work with the rest of the class.

"Questions"
Have each person write a question they want answered in the training on a Post-itâ note. Have them introduce themselves and their question. Then post all questions on a wall chart. During or at the end of training, ask the group to answer the questions.

"Dos and Don'ts"
Have participants introduce themselves, sharing their name, department, and either a "Do" or a "Don't" tip for the topic being discussed. Post tips on a flip chart.

"Collective Knowledge"
Have participants work in teams to identify five rules for dealing with difficult people (or the topic under discussion).

"Charades"
Have class work in small teams of 4-5. Instruct teams to identify one type of person they all find difficult. Then have the team act out that type of person while the rest of the class tries to guess what they are acting. This can be a fun activity and can lead to a short discussion about needing to keep a sense of humor when dealing with difficult people.

"Scream Therapy"
Have participants introduce themselves and share the emotions they feel about their difficult person (for example, "They drive me nuts!!"). Have them say it with feeling. At the end of the introductions, have them all scream the feelings at the same time.

"Experience Tally"
Ask each participant how long they've been with the company or in their current job. Total the number of years. Point out that this group has “X” number of years of experience on which to draw.

9. WORKSHOP EVALUATION

Your comments about this workshop are important to us. Please take a few minutes to complete the form.

1. Was the Workshop well organized? ☐ Yes ☐ No

2. Did you understand the information? ☐ Yes ☐ No

3. Was the information useful to you? ☐ Yes ☐ No

4. Was the pace of the Workshop:

   ☐ Too slow ☐ About right ☐ Too fast

5. Was the length of the Workshop:

   ☐ Too short ☐ About right ☐ Too long

6. Do you think the handouts are helpful? ☐ Yes ☐ No

7. What one thing did you learn that you didn't know before?

____

8. Based on what you learned, how do you think you will change what you do with your money? ____

9. Would you recommend this Workshop to a friend? ☐ Yes ☐ No

Comments or Suggestions: ____________________________________

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Thank You