

**GET READY, GET SET, GET GOING.**

**A GUIDE TO MONEY  
MANAGEMENT  
FACILITATOR'S GUIDE**



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## Welcome

Welcome to ***Get Ready, Get Set, Get Going: A Guide to Money Management***, a financial literacy education program.

To start things off, we want to make sure you understand a few things about the curriculum. We have provided you with a guideline to ensure that the ***Get Ready, Get Set, Get Going: A Guide to Money Management*** program is a successful addition to current programming efforts in your community.

## Background on the Stages of Change

The ***Get Ready, Get Set, Get Going: A Guide to Money Management*** curriculum is based on Albert Bandura's social cognitive theory, which has ties to James Prochaska's stages of change model.

Bandura's social cognitive theory (Braun et al., 2014) is based on self-efficacy, the measure of the ability to take the desired action. Self-efficacy is affected by perception of control and includes enough competence and self-confidence to act. This curriculum intends to build the participant's confidence and a sense of control based on where they are at the start of the program. If a behavior is complex, smaller, easier tasks create small successes. The facilitator should recognize and reinforce progress as tasks or subtasks are completed.

Prochaska states that people go through stages before they can create and sustain change in their lives (Braun et al., 2014). Everyone goes through a change process when they are trying to change unwanted habits. ***The Get Ready, Get Set, Get Going: A Guide to Money Management*** curriculum was written in the context of the first three stages of change: Precontemplation, Contemplation, and Preparation.

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### STAGE 1: PRECONTEMPLATION

Precontemplators have not yet decided to make a change. They know that if they do a particular thing and change, it would be good for them; however, they aren't quite convinced that they should actually change themselves. Precontemplators are usually unaware of the problems associated with the negative behavior, and they are not usually interested in change nor do they have any intention to change.

### STAGE 2: CONTEMPLATION

During the contemplation stage, individuals start to seriously consider change, but they are not quite ready to start the change process. Contemplators are becoming aware of the problems associated with the behavior that they would like to change, and they begin to explore the potential pros and cons of changing the unwanted behavior. In addition, contemplators have an increased desire to change but lack the confidence and commitment to go through with the change process.

### STAGE 3: PREPARATION

In the preparation stage, individuals have made a commitment and plan to take action soon. Through this stage, the individuals accept the responsibility to change the behavior and start to evaluate and select techniques for the behavior change process. During this stage, a plan is developed to enhance the change process.

### STAGE 4: ACTION

During the action stage, the individuals begin to engage in the behavior change effort. Through this process, the individuals begin to gain new insights and develop new skills. It is in this stage that the individual consciously chooses the new behavior over the old habit.

### STAGE 5: MAINTENANCE

Once the action step has ended, most individuals feel that the change process has ceased. However, change is an ongoing process, and regular maintenance to ensure that the change does not end is important.

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### Adults with Disabilities

According to a National Disability Institute report, people with disabilities include 19% of the U. S. population. They face many economic challenges, including banking status, access, sustainability, growth, and financial well-being (Goodman & Morris, 2019). Nearly half of adults with disabilities are unbanked or underbanked, nearly half have no credit, and two-thirds do not save for unexpected expenses. Another national financial capability study found people with disabilities have difficulty making ends meet, planning ahead, managing financial products, and making informed financial decisions (Goodman, et al., 2019).

Based on focus groups and interviews with mental illness service providers, depression and anxiety are the two conditions many individuals with a cognitive, intellectual disability deal with. They face challenges with basic necessities including food, transportation, employment, housing, clothing, and personal hygiene products. Explaining concepts using step-by-step visual prompts is important along with hands-on practice to build skills and motivate them to believe they can adopt the behaviors learned. Also important is identifying community resources that provide support.

The Americans With Disabilities Act prohibits discrimination against individuals with disabilities in all areas of public life to make sure they have the same rights and opportunities as everyone else. This includes equal opportunity to build the knowledge and skills to make informed financial decisions, access to financial education and coaching, affordable and accessible financial products and services, inclusion in career pathways and employment, and the ability to save and build assets (Association for Financial Counseling and Planning Education [AFCPE], 2020). These lesson plans were developed for individuals with a cognitive disability to achieve one or more financial wellness goals:

- Manage monthly expenses and debts.
- Plan and save for the future.
- Manage credit appropriately.
- Select and manage financial products and services.
- Increase financial knowledge and make informed decisions regarding one's financial well-being.
- Identify and connect with trusted sources for advice.

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Consider reasonable accommodations for your classes, including allowing service animals, food and drink, extended appointment times, alternative signatures, and quiet areas. Is the facility accessible and if requested, how will you provide effective communication (alternate formats, interpreters, and other accommodations)? Do your marketing materials include an accommodation statement of the policies and procedures for requesting reasonable accommodations? (AFCPE, 2020) Depending on the size of the group, will an aide or volunteer help participants complete paperwork and worksheets, manage behavior, and share personal experiences during discussions?

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## **Curriculum Layout**

**The following is an outline of the curriculum:**

### **Money Decisions**

- Lesson 1: What's My Future?
- Lesson 2: Making Good Money Decisions

### **Organizations**

- Lesson 3: Organizing and Keeping Records

### **Savings**

- Lesson 4: Planning to Save
- Lesson 5: Saving for My Future

### **Spending Plan**

- Lesson 6: Making a Spending Plan
- Lesson 7: Managing a Spending Plan

### **Protecting My Money**

- Lesson 8: Protecting My Money

### **Paying My Bills**

- Lesson 9: Income and Taxes
- Lesson 10: Paying Bills
- Lesson 11: Understanding Credit
- Lesson 12: Controlling Debt

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This curriculum integrates into a variety of other existing programs. It starts with identifying where the individual is and works on their most pressing need or needs.

The curriculum has six main components: **Money Decisions**, **Organization**, **Savings**, **Spending Plan**, **Protecting My Money**, and **Paying My Bills**. Each section focuses on the thinking processes to help people to decide about their own money management skills.

The curriculum begins with the **Money Decisions** section. This section has two lessons: “What’s My Future?” and “Making Good Money Decisions.” These lessons help the participant become aware of their own current financial management practices. Participants begin to identify their own personal general strengths and weaknesses, as well as where they feel their skills are in certain areas of financial management. Plus, they identify their personal goals.

The next section in the curriculum is the **Organization** section. This section focuses on the general organization of financial and life matters. The lesson in this section “Organizing and Keeping Records” includes finding important papers, knowing what to keep or toss, cutting the clutter, and having a recordkeeping system.

The next section, **Savings**, includes the lessons “Planning to Save” and “Saving for My Future.” This section helps participants identify the importance of having emergency saving funds as well as saving for future needs and wants. Participants will be able to set goals on how to accumulate savings for these purposes.

Next, the **Spending Plan** section includes the lessons “Making a Spending Plan” and “Managing a Spending Plan.” These lessons help the participants identify and document the kinds of income sources they have. In addition, the participants begin to track their expenses and identify changes they may make in managing their personal finances. Also, participants will start determining the difference between needs and wants in their own lives. These lessons were placed intentionally at least one month after the series starts, so that participants can collect their receipts from purchases for realistic calculations of their monthly expenses.

**Protecting My Money** focuses on protecting against identity theft and scams and identifying financial abuse and exploitation. It explains what victims should do to protect themselves.

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The final section **Paying My Bills** includes the lessons “Income and Taxes,” “Paying Bills,” “Understanding Credit,” and “Controlling Debt.” These four lessons focus on the basics of bill paying, credit, and credit reports and scores. It also discusses debt management to assist participants with an approach for communicating with creditors.

Included at the end of each lesson (beginning with “Lesson 2: Making Good Money Decisions”) is a “Make a Plan for **Putting Goals Into Action**” worksheet. This repeated theme assists participants in outlining their own personal future financial goals. This goal-setting topic can be integrated into the lessons when the instructor feels that participants are ready to make the jump to more of an action-oriented focus toward behavior change.

Around the series mid-point (“Lesson 7: Managing a Spending Plan”) and during the last session in “Lesson 12: Controlling Debt,” include the activity “Your Future: What Does It Look Like?” to ask participants to share what they feel good about, what they are concerned about, their action plan progress, or what they are learning. These are powerful statements to reaffirm personal goals and hear those of others in the group.

By the time you prepare the last few lessons, you will know your group and how much to cover in certain lessons. For example, in “Lesson 5: Saving for My Future,” if most participants have a representative payee, the lesson content may not be appropriate for their comprehension ability. If many participants are debt free, you might omit or modify the “Lesson 12: Controlling Debt.” Instead, focus more time on the “Your Future: What Does It Look Like?” activity to reflect on learning and progress.



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## Lesson Format

Each of the 12 lesson plans include a session overview, resources to prepare to maximize your workshop facilitation, a list of the materials you will need, and detailed presenter notes to guide you. The lesson structure is consistent and predictable for learners with developmental or intellectual disabilities, from a welcome to several lectorettes and engaging activities to wrap-up and assignment. The presenter notes are also in the PowerPoint notes for each lesson.

Since most adults with developmental disabilities are visual learners (Brill & Keywood, 2020) who learn better by watching and seeing rather than by listening and hearing, the lesson plans include a variety of simple visual supports in the handouts and PowerPoints. You may think of more simple visual prompts (labels, pictures, objects, schedule of activities, directions, and other ideas) to add to your learning environment.

## ADDITIONAL MATERIALS TO PREPARE

- 1-inch 3-ring binders with 12 index tabs (recommended) or expanding file folder pocket (1 per participant) to organize and store lesson handouts for each session
- Print session handouts and 3-hole punch if using participant binders
- Name tents (1 per participant)
- Pens or pencils for participants
- Printed PowerPoint notes pages
- Laptop, projector, and any necessary cables or cords (optional, may be needed if using PowerPoint slides)
- Markers
- Sign-in sheet
- Flip chart paper (optional)

## BEFORE PARTICIPANTS ARRIVE

- Set up the room.
- Set up equipment and check it for working order.
- Learn the location of restrooms, water fountain, and any other important necessities.
- Write your name in large block print on a nametag and put it on.
- (Optional) Post flip chart with “Ground Rules” from Appendix 1-2. Refer to it if needed for classroom management during the lesson when behavioral issues cause loss of focus on the lesson.

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### ASK FIRST

When people arrive, state the following, and then wait for instructions on how you may assist:

- Can you hear me?
- Today we will cover \_\_\_\_\_.
- This is a safe place to ask questions and to request assistance or accommodation. If you need help, let me know.
- Is there anything you need? Can everyone see the materials?
- Can I help in any way?

### TIPS FOR COMMUNICATING

Use these tips for communicating with adults with developmental and intellectual disabilities:

- Speak directly in simple to understand language without being patronizing. Use a normal tone of voice.
- Set reasonable and clear expectations, including setting ground rules, reviewing the agenda, and introducing class management techniques such as raising a hand before speaking.
- Use concrete examples rather than abstract explanations, metaphors, or expressions.
- Offer limited choices. No more than two is best.
- Be prepared to repeat what you say, orally or in writing.
- Offer to assist completing forms or understanding written instructions. Wait for the individual to accept the offer (AFCPE, 2020).
- Choose words with dignity. Use “person-first” language. For example, say “people with disabilities” rather than “the disabled.” Instead of the term *handicapped*, use *disability*. Encourage participants to do and speak for themselves, and emphasize abilities not limitations (Brill & Keywood, 2020).

### GENERAL INSTRUCTIONS

Each lesson plan starts off by identifying the lesson objectives and is followed by planning and preparation details you will need before you begin to teach the activity. During the first lesson, you will give participants a name tent. Have them write their name on the front and on the inside or other side, they write a personal goal. After welcoming the group during each future lesson, remind participants about the goal they wrote on their name tent the first session and perhaps additional goals they discovered to accomplish first to achieve their end goal. Discuss the previous week's assignment and

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today's agenda. Then an activity is introduced. Each activity begins with a brief lecturette and is followed up with hands-on examples that reinforce the discussion topic. Then, following the activity to assist their general understanding of the lesson, participants are encouraged to share their experiences on the activity they have just completed. At the end of each lesson, discussion questions and weekly assignments are provided for assistance in processing the information learned in the lesson.

Each lesson should be delivered during one session. The length of the session will vary based on the facilitator and the participants but should last about one hour.

### CONSUMER FINANCIAL PROTECTION BUREAU PUBLICATIONS

For each participant, you may order free copies of the Consumer Financial Protection Bureau (CFPB) publication *Behind on Bills? Start With One Step* at <https://pueblo.gpo.gov/CFPBPubs/CFPBPubs.php?PubID=13263> and save some copying cost. Delivery time is about three to four weeks. Encourage participants to bring this publication to class each week. You can also order three additional CFPB booklets to use with relevant lessons:

- *Building Your Savings? Start With Small Goals*: <https://pueblo.gpo.gov/CFPBPubs/CFPBPubs.php?PubID=13438>
- *Want Credit to Work for You? Start With These Steps*: <https://pueblo.gpo.gov/CFPBPubs/CFPBPubs.php?PubID=13414>
- *Debt Getting in Your Way? Get a Handle on It*: <https://pueblo.gpo.gov/CFPBPubs/CFPBPubs.php?PubID=13324>

### EDUCATIONAL REINFORCEMENT INCENTIVE IDEAS

Consider these educational reinforcement incentive ideas to give to each participant with suggested lesson numbers noted:

- Lesson 1: Coupon keeper or letter-size envelope to collect receipts
- Lesson 1: Pen
- Lesson 3: Several manila file folders to organize personal records
- Lesson 3: 9-inch by 12-inch envelope to store important documents
- Lesson 4: Small flashlight to “find the missing money”
- Lesson 6: Pencil and annual calendar or personal planner

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- Lesson 7: Calculator
- Lesson 8: Key ring
- Lesson 11: Stress reliever hand squeezes
- Lesson 12: Certificate of completion

Many of these incentives can be purchased at a dollar-type retail store.

### EVALUATION

Many organizations are now including evaluation instruments to measure client outcomes and impacts. You may use what your organization has or use the pre- and post-surveys included in Appendix 1-1 in Lesson 1 and Appendix 12-2 in Lesson 12.

### References

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## Additional Resources

### National Disability Institute Financial Resilience Center

Find resources about employment and unemployment, public benefits, managing money, housing food and healthcare, and scams at <https://www.nationaldisabilityinstitute.org/financial-resilience-center/>

Find answers to questions about trouble paying bills, money skills, banking, and taxes for people with disabilities at <https://www.nationaldisabilityinstitute.org/financial-resilience-center/money-management/>.

## Online Training Courses for Teaching Adults With Developmental Disabilities

Association for Financial Counseling and Planning Education. Financial Inclusion Essentials Course. <https://www.afcpe.org/education-and-training/financial-inclusion-essentials/>

Colorado State University. Developmental Disabilities Training Series. <https://www.online.colostate.edu/badges/developmental-disabilities/>

## Questions

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