

Your Money, Your Goals Training

Florida Prosperity Partnership

May 2, 2016 Webinar Training

Training Purpose

To provide you with:

- An orientation to *Your Money, Your Goals*, a financial empowerment toolkit for Social Services programs;
- An overview of the training for case managers and other frontline staff; and
- The tools, knowledge and confidence to provide this training to your constituency or in your community.

Training Objectives

By the end of the training, you will be able to:

- Identify and understand the differences in the October 2015 version of *Your Money, Your Goals*.
- Describe ways to approach integration of *Your Money, Your Goals* into work with clients.
- Describe the purpose of the Consumer Financial Protection Bureau (CFPB) and its rationale for developing *Your Money, Your Goals*.
- Explain the ways outcomes of financial empowerment training align with program and client outcomes.
- Define financial empowerment and differentiate it from other approaches (financial capability, financial education, and financial literacy).
- Explain the overall organization and content of *Your Money, Your Goals*.
- List and describe your responsibilities as a trainer for *Your Money, Your Goals* including administration of trainer, participant survey instruments.
- Explain the tools or resources you have to plan and implement the training for *Your Money, Your Goals*.
- Describe the overall flow of the training, including key activities and methodologies used throughout the *Your Money, Your Goals* training.
- Explain key financial empowerment concepts presented in *Your Money, Your Goals*.
- Access and use tools and materials available at www.consumerfinance.gov.

Starting Time	Description	Speakers/Facilitators
1:00-2:00 PM	<p>Welcome, Purpose</p> <p>Money and Me Exercise Training Overview and Agenda Money Topics that Come Up with Clients</p> <p><i>Toolkit Introduction, Parts 1,2 and 3</i> Financial Empowerment Self- Assessment Client-Case Worker Role Play YMYG Overview-Scavenger Hunt</p> <p>The Consumer Financial Protection Bureau</p> <p>Participant Introductions</p> <p>Florida Prosperity Partnership Update</p>	<p>Bill Mills and Rob Sansome Florida Prosperity Partnership</p> <p>Economy Jackson, ICF Team</p>
2:00-3:00 PM	<p>Module 1: Setting Goals and Planning for Large Purchases <i>This section will cover helping clients to set and reach SMART goals.</i></p> <p>Module 2: Saving for emergencies, goals, and bills <i>This section will include an overview of emergency savings, self-financing emergencies, federal insurance for financial institutions, and banking history reports as well as an overview of all of the tools in the module.</i></p> <p><i>Emergency Savings Exercise</i></p> <p>Module 3: Tracking and Managing Income Module 4: Paying Bills and Other Expenses Module 5: Getting through the Month <i>This section will provide an introduction to tools for tracking and managing income and spending as well as the cash flow method of budgeting, the tools used to create a cash flow budget, and advantages to using a cash flow approach over a monthly budget.</i></p>	<p>Economy Jackson, ICF Team</p>
3:00-3:15 PM	<p>Break</p>	

3:15-4:15 PM	<p>Module 6: Dealing with Debt <i>This section will address good debt, bad debt, tracking debt and reducing debt topics. This section will include an overview of all tools.</i></p> <ul style="list-style-type: none"> • Good Debt, Bad Debt Exercise • Debt to Income Exercise <p>Module 7: Understanding Credit Reports and Scores <i>This section will include an overview of components of credit reports, how to order credit reports, challenges with using annualcreditreport.com, common credit report-related terminology, how to dispute errors on a report, and credit scores as well as an overview of all of the tools in the module.</i></p> <p>Module 8: Money Services, Cards, Accounts, Loans. Finding What Works for You. <i>This section will include an overview of all of the tools in the module.</i></p> <p>Module 9: Protecting Your Money <i>This section will include an overview of all of the tools in the module.</i></p>	Economy Jackson, ICF Team
4:15-5:00 PM	<p>Strategy to Train Front Line Staff</p> <ul style="list-style-type: none"> • Topics, Tools, Numbers • Ordering toolkits • Referral Guide • Getting front line staff to sign up for CFPB alerts • Administering Survey Instruments 	<p>Bill Mills and Rob Sansome Florida Prosperity Partnership</p> <p>Economy Jackson, ICF Team</p>
5:00 PM	Adjourn	Bill Mills