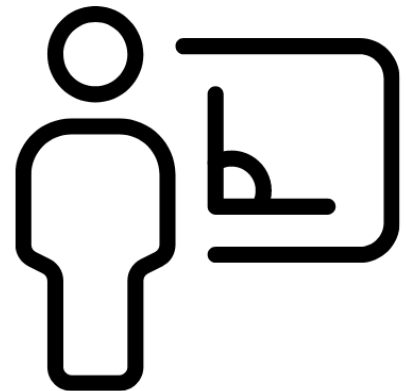


Instructors Guide



On the following pages is a sample module from our Instructor Guide. It provides the instructor with a copy of the material and a Lesson Plans box.

The key benefit for the trainer is the Lesson Plan box. It provides a standardized set of tools to assist the instructor for each lesson. The Lesson Plan box gives an estimated time to complete the lesson, any materials that are needed for the lesson, recommended activities, and additional points to assist in delivering the lessons such as Stories to Share and Delivery Tips.



A budget tells us what we can't afford, but it doesn't keep us from buying it.

William Feather

Module Two: The Benefits of Budgeting



When going on a road trip, most people have a map which tells them how to get from point A to point B. The map is important, because it tells you how to get to your desired destination. A well developed budget is just like a map to help you reach your financial goals. You start at point A, and the budget helps you go the distance; get to point B. Let's discuss some of the benefits to budgeting.

Getting Rid of Debt



Having a budget can be very beneficial to get the hardship of debt off of your plate. Debt is money that is owed by one person to another person, or company. Many people these days struggle with the burden of debt. The Pew Charitable Trusts reported in 2015 that 80% of Americans were in debt. The median is almost \$68,000 for Americans, talk about stressful! Debt can take many different forms, here are just a few:

- Mortgage
- Credit Card
- Medical Bills
- Personal Loans
- Car Loan
- Bank Overdraft Charges
- Student Loan

Estimated Time	7 minutes
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Topic Objective	Review the benefit of getting rid of debt.
Topic Summary	Getting rid of debt Discuss the different types of debt that can be paid.
Materials Required	Worksheet 1: Getting Rid of Debt, Pen/Pencil
Planning Checklist	None
Recommended Activity	Complete the worksheet individually. If you are comfortable, discuss your results with the other participants.
Stories to Share	Share any personal, relevant stories.
Delivery Tips	Encourage everyone to participate.
Review Questions	What percentage of Americans were reported in debt in 2015?

Generating Savings



A well-crafted budget could help you create a savings. In this context savings means money that a person has saved, usually through a financial institution, but not always. Having a savings is critical, and often overlooked. You never know when lightning is going to strike, the car is going to break down, or you're suddenly needing to have an emergency appendectomy. The boy scouts have a motto, always be prepared. We

don't always know what is coming our way in life, but a little foresight and preparedness can help.

Saving a small emergency fund could mean the difference between saving the day, or total disaster.

Here are a few different types of events you could save for:

- Car Repairs
- Housing Repairs
- Medical Costs
- Retirement
- Unexpected Unemployment

Estimated Time	7 minutes
Topic Objective	Review the benefit of generating savings.
Topic Summary	Generating Savings

	Understand the benefits of generating savings.
Materials Required	Flipchart/board, marker
Planning Checklist	None
Recommended Activity	As a group, share stories about times when you were in an urgent financial, and how having a savings would have impacted the result differently.
Stories to Share	Share any personal, relevant stories.
Delivery Tips	Encourage everyone to participate.
Review Questions	Is having a savings important when considering a budget?

Reducing Stress and Anxiety



When a person is weighed down by their financial situation, it can cause a lot of stress and anxiety. Stress and anxiety can make it hard to function in life. Feeling the overwhelming pressure can be debilitating for some people. Stress and anxiety can also manifest in the following ways:

- Heart attack
- High Blood pressure
- Depression
- Gastric Conditions, such as stomach ulcers
- Substance abuse
- Eating disorders, weight loss/ or weight gain
- Insomnia

Financial stress and anxiety can be curbed by having a properly developed budget in place. A budget can help you manage your monthly spending. Your budget can even help you get out of debt, if that is one of your goals.

Estimated Time	7 minutes
Topic Objective	Review how budgeting can reduce stress and anxiety.
Topic Summary	Reducing Stress and Anxiety Recognize the benefits of how a budget can reduce stress and anxiety.

Materials Required	Flipchart/board, marker
Planning Checklist	None
Recommended Activity	Discuss the section as a group. If applicable, share a story of a time where you were stressed out because of financial issues.
Stories to Share	Share any personal, relevant stories.
Delivery Tips	Encourage everyone to participate.
Review Questions	How can financial stress and anxiety be restrained?

Lessening Family Conflicts



Financial strain can affect more than just your physical health, it can affect your relationships also. When you're stressed out, that always has a way of leaking into your relationships with your spouse, family, and friends. A major cause of divorce in America is related to financial issues. When financial stress is at the forefront of your mind, it can cause you to be distant, and irritable towards your loved ones. Sometimes we have to borrow money from a loved one, which can add even more tension to an already strained relationship.

Estimated Time	7 minutes
Topic Objective	Review how budgeting can reduce family conflicts.
Topic Summary	Lessening Family Conflicts Discern how having a budget could help alleviate family conflicts.
Materials Required	Flipchart/board, marker
Planning Checklist	None
Recommended Activity	Discuss the section as a group. Have you ever had a family member that was overwhelmed with financial issues? How did that affect your relationship with your family member?
Stories to Share	Share any personal, relevant stories.
Delivery Tips	Encourage everyone to participate.

Review Questions

Can people who are having financial woes be distant towards their family and friends?

Practical Illustration

Jack and Sally have been married for 3 years, and were blessed with a baby. Together they decided that Sally would leave her job, and stay at home with their newborn for the first 2 years. They understand that this will have a significant impact on their income, but feel it is best for the baby. They feel that Jack makes enough money to cover all of the bills and necessities. Even though Jack makes enough money for the bills, they often have to pay for expenses with their credit cards. Jack feels like Sally shops too much, and doesn't understand that they don't have the financial flexibility they use to. He often becomes irritated and they start to argue often about their financial situation. Sally feels like Jack doesn't share with her his frustrations about their financial situation, unless they are arguing.

Module Two: Review Questions

1.) What does the term Debt mean?

- a) Money that is owed by one person to another, or to a company
- b) Money that is spent by one person, on another person
- c) Money that is given to one person, with no requirement of paying those funds back
- d) None of the above

Debt is money that is owed by a person, to another or a company. Many people have debt in the form of student loans, credit cards, or medical bills. Having debt can be frustrating, and cause emotional trauma.

2.) Which of the following is not part of debt?

- a) Mortgage
- b) Frequent flyer miles
- c) Credit Cards
- d) Car Loans

Frequent Flyer miles are not considered part of debt. Debt is when you owe funds to another party.

3.) A well-crafted budget could help you _____.

- a) Create a budget
- b) Create a savings
- c) Create debt
- d) All of the above

A well-crafted budget can help you create a savings. Having a saving is important because it can help you financial in emergency or unplanned situations.

4.) Which of the following describes money that a person has put aside for emergency situations?

- a) Debt
- b) Credit Cards
- c) Loan Provider
- d) None of the above

Savings is money that is put aside for emergency situations. Savings can also be held for retirement, or large purchases.

5.) Which of the following can cause stress and anxiety?

- a) Spending time with family and friends
- b) Going to the movies
- c) Negative financial situation
- d) All of the above

A poor financial situation can cause great amounts of stress and anxiety for the person who has the debt. Often times when people have debt, they can become irritable, and distant from their family and friends.

6.) Which of the following is not a condition caused by stress and anxiety?

- a) Euphoria
- b) High Blood Pressure
- c) Depression
- d) Insomnia

Euphoria is not a condition caused by stress and anxiety. Stress and anxiety can manifest its self in many different ways physically. The most common physical aspects are heart related issues, gastric conditions, insomnia, substance abuse, and depression.

7.) Which of the following is a true statement?

- a) Financial strain doesn't have an effect on your physical health
- b) Financial strain can affect more than just your physical health, it can affect your personal relationships
- c) Financial strain only has an effect on your physical health, it doesn't have an effect on your personal relationships
- d) None of the above

Having a lot of financial burden can cause conflict in your personal relationships, as well as negatively affecting your health. Many people get stomach ulcers, or even heart attacks from worrying about their financial situations.

8.) According to the text, financial distress is a major cause of _____ in America.

- a) Diabetes
- b) Divorce
- c) Brain aneurysm
- d) Poor family relationships

According to the text, financial distress is a major cause of divorce in America. Debt can cause people to become withdrawn, and irritable. It can be a touchy subject to broach, especially with a prideful partner.

9.) A well developed budget is just like a _____ to help you reach your financial goals.

- a) Plan
- b) Idea
- c) Map
- d) None of the above

A well developed budget is just like a map to help you reach your financial goals

10.) Having a _____ can be very beneficial to get the hardship of debt off of your plate.

- a) Child
- b) Budget
- c) Plan
- d) None of the above

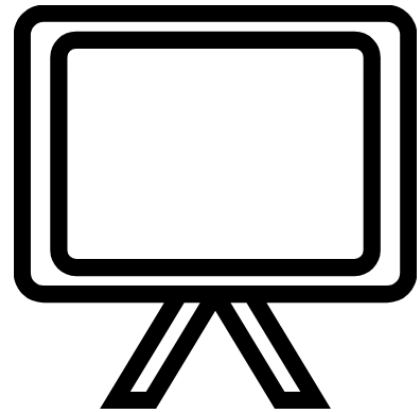
Having a budget can be very beneficial to get the hardship of debt off of your plate

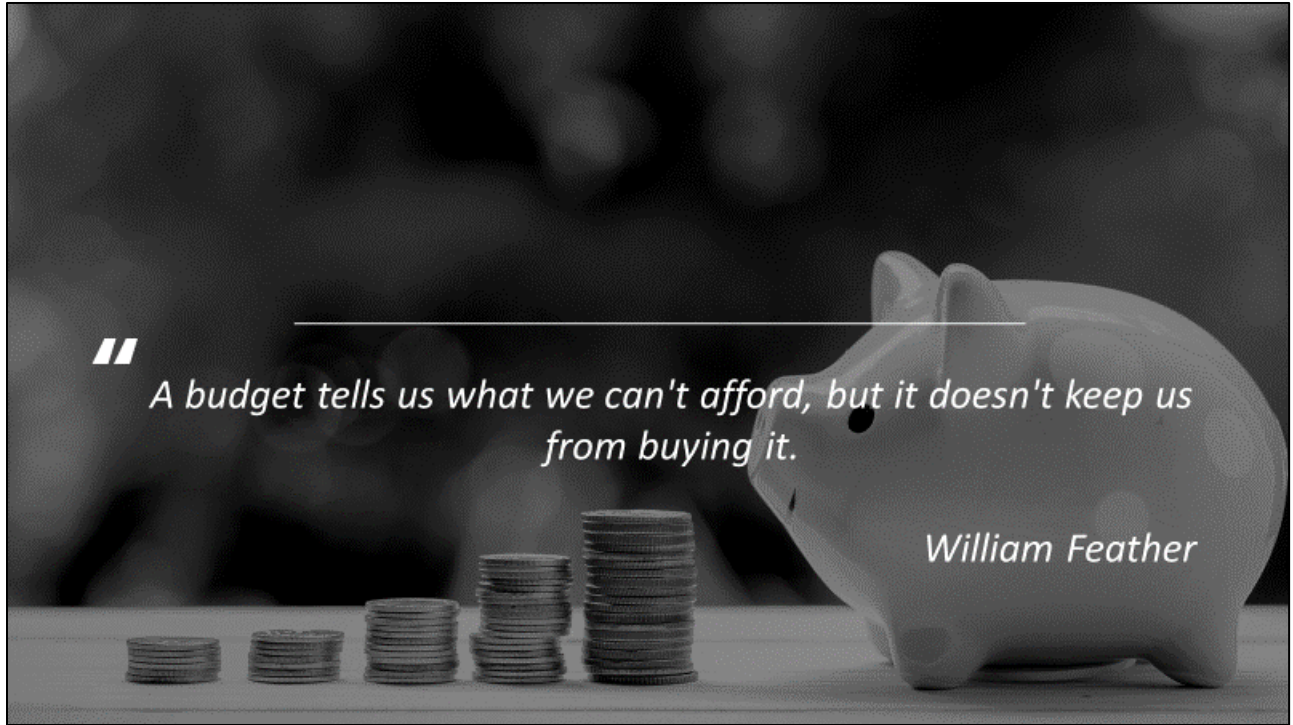
PowerPoint Slides



Below you will find the PowerPoint sample. The slides are based on and created from the Instructor Guide.

PowerPoint slides are a great tool to use during the facilitation of the material; they help to focus on the important points of information presented during the training.





“

A budget tells us what we can't afford, but it doesn't keep us from buying it.

William Feather

MODULE TWO

The Benefits of Budgeting

A well developed budget is just like a map to help you reach your financial goals.



Getting Rid of Debt

Mortgage

Credit Card

Car Loan

Student Loan

Generating Savings

- Car Repairs
- Housing Repairs
- Medical Costs
- Retirement





Reducing Stress and Anxiety

Heart
attack

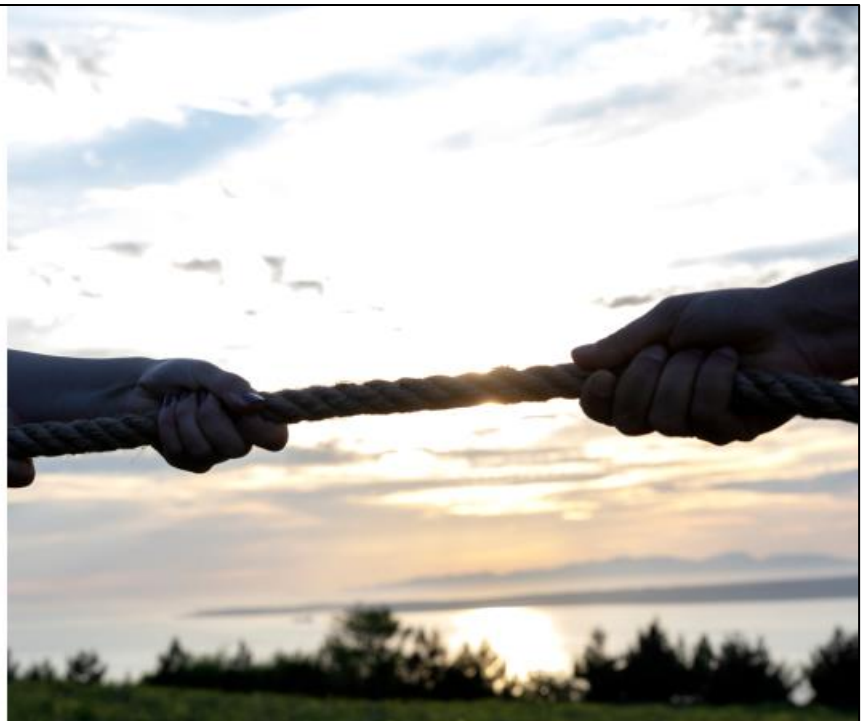
High Blood
pressure

Depression

Substance
abuse

Lessening Family Conflicts

Financial strain can affect more than just your physical health, it can affect your relationships also.



Practical Illustration



- Getting Rid of Debt
- Generating Savings
- Reducing Stress and Anxiety
- Lessening Family Conflicts

Module Two: Review Questions

1. What does the term Debt mean?

A. Money that is owed by one person to another, or to a company

B. Money that is spent by one person, on another person

C. Money that is given to one person, with no requirement of paying those funds back

D. None of the above

Quick Reference Sheets



Below is an example of our Quick Reference Sheets. They are used to provide the participants with a quick way to reference the material after the course has been completed. They can be customized by the trainer to provide the material deemed the most important. They are a way the participants can look back and reference the material at a later date. They are also very useful as a take-away from the workshop when branded. When a participant leaves with a Quick Reference Sheet it provides a great way to promote future business.



Managing Personal Finances

Quick Reference Sheet



The Benefits of Budgeting

When going on a road trip, most people have a map which tells them how to get from point A to point B. The map is important, because it tells you how to get to your desired destination. A well-developed budget is much like a map, in that it helps you reach your financial goals. You start at point A, and the budget helps you go the distance get to point B.



Getting Rid of Debt

Having a budget can be very beneficial to overcoming the hardship of debt. Debt is money that is owed by one person to another person, or company. Many people struggle with the burden of debt. It has been reported that 80% of Americans are in debt. Debt can take many different forms, here are just a few:

Mortgage



Credit Card



Medical Bills



Personal Loans



Car Loan



Bank Overdraft Charges



Student Loans



Generating Savings

Having savings is critical, and often overlooked, but a well-crafted budget could help you create savings. You never know when the car is going to break down, or you're suddenly needing to have an emergency appendectomy. The boy scouts have a motto, 'always be prepared'. We don't always know what is coming our way in life, but a little foresight and preparedness can help. Having a small emergency fund could mean the difference between saving the day, or total disaster.



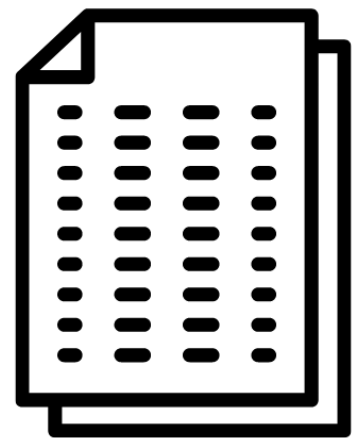
Handouts



Each course is provided with a wide range of worksheets.

Worksheets help check your participants' understanding. If a lesson calls for a worksheet, it will be listed in the Lesson Plan box under Materials Required. All worksheets are customizable and can be found in the Appendix of the Instructor Guide and the Training Manual.

As a trainer, icebreakers give your participants the opportunity to get to know each other better or simply begin the training session on a positive note. Icebreakers promote collaboration, increase engagement, and make your training more light-hearted and fun. Below is an example from the Icebreakers folder.



Sample Worksheet 1

Getting Rid of Debt

Use the spaces below to write down some of the debt that you would like to pay off. This could be small bills, to larger ones, like paying off your mortgage. You can utilize this worksheet when you start formatting your budget.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____
11. _____
12. _____
13. _____
14. _____
15. _____

Icebreaker: Related Topic

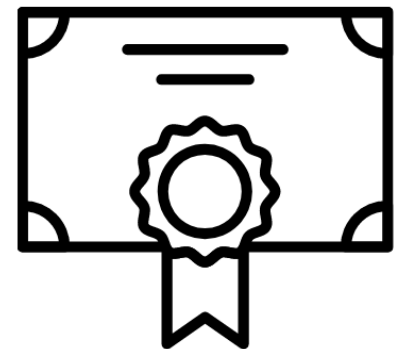
Include a short activity here that is related to the topic of the workshop. You can use the one below if you like.

1. Have the participants at each table answer the following questions:
 - a. Why are they here?
 - b. What is their level of experience with personal finances and budgeting?
 - c. What they hope to get from this class?
 - d. What was their most memorable vacation or trip?
2. Have someone be designated a scribe and have them jot down the answers to question C above.
3. On a separate piece of paper, have the scribe write down the most interesting or exotic vacation or trip from only one table member.
4. Have the scribe hand the note with the answers to question C to you.
5. Have the scribe stand and introduce the table to the class.
6. Then have the scribe share the most interesting vacation or trip from their group.
7. Have the class guess the person that had the most interesting or exotic trip or vacation.
8. Go around to each table until all have given you their answers to question C and shared their most interesting trip or vacation.
9. Debrief by sharing all the answers to question C with the class.
10. Thank participants for sharing.

Certificate of Completion



Every course comes with a Certificate of Completion where the participants can be recognized for completing the course. It provides a record of their attendance and to be recognized for their participation in the workshop.



CERTIFICATE OF COMPLETION

[Name]

*Has mastered the course
Managing Personal Finances*

Awarded this _____ day of _____, 20____

Presenter Name and Title
