

Financial Education
for Persons in Recovery

FACILITATORS' GUIDE

This guide is the companion to the
University of Illinois at Chicago
Financial Education Curriculum.

Financial Education for Persons in Recovery

FACILITATORS' GUIDE

Greetings!

Congratulations on deciding to conduct a financial education program for people living with and in recovery from mental illness. Until you've done it once, you may be nervous about how it will go. Don't worry! This curriculum is a guide and contains a great deal of useful information. However, the most important part of the curriculum is developing a safe and open atmosphere for discussion of money. You don't have to be financial whiz to facilitate this curriculum. You do need to be committed to helping people understand their money and make better decisions about how to use it. As the facilitator, you will learn along with your group each week. We want this experience to be as rewarding for you as it is for the group members.

If at all possible we STRONGLY RECOMMEND that you get trained on administering this or similar curricula before you give the class yourself. Although this curriculum can be taught by novices, you'll feel a lot more prepared and comfortable, and you'll be a better facilitator, if you get trained first.

Sources of training:

- a) UIC CMHSRP trainers can train you on implementing the curriculum, depending on their availability.
- b) If you are in Illinois or nearby states, contact the creators of the *All My Money* curriculum about how you can attend one of their train-the-trainer sessions:

<http://web.extension.illinois.edu/allmymoney/classes.cfm>

c) Get trained on your own on a similar curriculum, such as the Federal Deposit Insurance Corporation’s Money Smart program, using webinars or videos available at

<http://www.fdic.gov/consumers/consumer/moneysmart/trainthetrainer.html>

If you can’t get facilitator training from one of these sources, it’s a good idea to at least attend a financial education course yourself before teaching it. Free financial education courses are available in most communities, at libraries and community colleges, or online (for instance, at <http://www.fdic.gov/consumers/consumer/moneysmart/>)

Getting Started

Why is this Curriculum Important?

This curriculum was designed to help meet the financial planning needs of individuals living with mental health issues. Poverty and inadequate assets are problems for most Americans, and can interfere with recovery efforts. This curriculum is not a “cure-all” for money problems, but will go a long way to helping individuals change the way they think about their money (or lack of it). It also can help people make financial goals, make plans to reach those goals, and take the first steps toward those goals.

Who Should Attend?

This curriculum and course can be useful to virtually anybody. However, the people most likely to benefit from it are those who are have money-related goals, such as clearing up debt or saving for a specific purpose. It’s a good idea to recruit participants from Supported Employment, Supported Education or Supported Housing

programs.

❑ What Happens and Where?

This curriculum has been designed to be taught over a 6 week period. It's important that participants attend all sessions in order to get an accurate picture of their income and expenses. In addition, the 6 weekly sessions are a chance for the facilitators to get to know the participants and their individual financial hurdles and goals.

❑ How Many Individuals Can Join?

Group size should not exceed more than 10 individuals at a time. It's hard to get all participants really engaged in the curriculum if the class is too large. It's also hard for facilitators to get to know everyone individually if the class is too large.

❑ What About Attendance?

It's important that participants attend all 6 sessions of the class. It's up to you as facilitators to decide what to do if people miss classes. We have used the following strategies to get people to come to all 6 sessions:

- offering bus or taxi fare to the class for 6 weeks
- offering light snacks
- give each participant their own binder with the curriculum, a notepad, pens, a highlighter, and a cheap calculator
- holding a party at the end of the class (the last night or the week after) with pizza and cake
- giving certificates to participants who complete all six classes
- giving individual make sessions if people miss a single class
- making attendance mandatory for participation in savings programs

Who are the facilitators?

❑ Experience Matters!

Because money can be a very sensitive issue it is recommended that only individuals with experience in running groups facilitate the curriculum. It is more important that facilitators have good group and people skills than expertise in money management.

❑ Don't "Go It Alone!"

Equally important, it's helpful to have more than one facilitator run the group. First, it is important for you to have someone to back you up should you become ill, or otherwise need time off from the group. Additionally, it allows for one facilitator to work one-on-one with participants when necessary, while still keeping everyone on-track. Use of two co-leaders also is important to the facilitators themselves. This way, you will have another person who is equally invested in the group with whom to process difficult issues and to creatively problem-solve and develop new strategies if one or more of the participants seem to be struggling or stagnating. In short, it's more fun!

In addition, you may find it useful to develop a relationship with someone you can use as a consultant. Ideally, this would be someone who has a lot of experience in teaching financial education classes and running groups. It would be useful if this individual also has experience working with individuals in mental health recovery, or who is a peer provider. This person would consult with you and provide feedback about group issues and process. If you work with a consultant, it is important to let group members know that you occasionally meet with someone to discuss the progress of the group and to get guidance for yourself and the co-facilitator, but that you do not reveal the identities of the group members.

Remember that when discussing any group situations with a consultant or peer, it is your

responsibility not to disclose identifying information about group members, such as their full names, where they live, work, etc.

What About Peers?

This curriculum has been designed so that mental health consumers can facilitate it. Peer facilitators need to be at a point in their recovery where they have a good handle on their own finances, and are not in immediate financial difficulty.

Methods

How is the Group Structured?

The curriculum uses information-sharing, and in-class and homework exercises. Before planning to hold a class, facilitators should read through the entire curriculum and familiarize themselves with its contents. It is also a good idea for facilitators to refresh their familiarity with the content of each lesson in the day or two prior to giving that class.

It is possible to split up lessons, depending on the needs of the group and available time. However, the curriculum is fairly concise, and it is not recommended that any of it be cut.

You can decide to add a class on a specific topic not covered in the curriculum (e.g., income tax preparation or financing higher education). This is encouraged and you can probably find a guest speaker in your community.

How Do I Meet the Needs of All the Group Members?

It is likely to be very hard for someone who has great difficulty in reading and writing to follow the curriculum. However, everyone needs help with money management. Try to identify those who may need extra help ahead of the class, and

work out how to help them without causing embarrassment in the group.

Keeping It Confidential

The ability to create a sense of non-judgmental openness within the group will be based in part on the principles of confidentiality. It is crucial that, during the first group, there is a discussion about confidentiality and what that means within a group setting. Group members need to understand that by participating in the group they are making a commitment to maintain the privacy and confidentiality of every group member, and that they will not talk to people outside the group about what anyone has said inside the group.

Utilizing Guest Speakers

If you decide to add a class and use a guest speaker, make sure to plan ahead and talk to potential guest speakers a few weeks before the group meeting at which you would like them to present. This will give you extra time to find another presenter, in case your first choice is unavailable. This also will allow your guest speaker plenty of time to prepare for your group.

Give the Participants and Yourself a Break!

In order to make sure that the group process does not become too stressful, overwhelming, and to keep the mood light, if possible provide light refreshments and a short break during the class.

What Resources Will I Need?

As is true with most treatment or support groups, you will need some resources for the supplies used in many of the exercises throughout the curriculum. If you are

running it out of your home, a place of worship, a school, or someplace similar, then you will need to come up with ways to raise this money, or to have certain things donated. The largest cost will be for photocopying the various handouts and information sheets included in the manual. Other costs may include refreshments, travel vouchers (if provided to participants), staff time and classroom space. In the session on credit, it is very helpful to have access to the internet and a printer.

In accomplishing similar goals, many volunteers and advocates have raised money by sponsoring yard sales (which will provide you with a good excuse to clean out your apartment, basement, or garage!), bake sales, walk-a-thons, or raffles (with local organizations donating the prizes). You also can approach local mental health associations, state/local NAMI affiliates, other mental health organizations, or a local philanthropist to request donations. Banks are a good resource, as they are required by the Community Reinvestment Act to donate services to the community. In addition, some organizations may be willing to donate the copying of materials to help offset the cost of running the group.

Pre-post tests

The curriculum includes a pre- and post-test that can be used to evaluate the impact of the program. It is optional, but we recommend using it. At the beginning of the first class, after introductions, have participants complete the form. If you can, ask them to put their first name and last initial on the top so you can compare individuals' progress. If you and/or they would rather remain anonymous, it's still worth having them fill it out. Near the end of the last class, ask them to fill out the post-test.

You can compare the average response on each item to see if there has been improvement. If you have the capability, you can conduct paired-t-tests to see if the difference is significant. With the post-test, you also can identify which sessions were

most useful to participants, and how the class may have changed their financial behaviors.

Participant Outcomes

It's nice to be able to track participants in the months after the program to see if they've been able to meet their short and long-term goals. This is up to the program, facilitators, and participants to decide.

Curriculum Follow-Up

We STRONGLY recommend holding ongoing support or follow-up sessions to the curriculum. These could be quarterly get-togethers to discuss goals and offer reminders about saving. The group could also continue to meet monthly to maintain motivation and problem-solve as individuals work toward their goals. Facilitator can offer brief "refresher" material from the curriculum at such events. Finally, whenever possible, offer the class again for both new and repeating participants.

Fidelity to the Curriculum

Some programs want to assess whether or not the curriculum was implemented as it was designed. If you want to do this, you can use the Fidelity Assessment at the end of this Guide. It's usually best to have a non-facilitator (someone who can be objective) complete the Assessment.

Technical Assistance

If you have questions or concerns about administering the curriculum, you can contact the University of Illinois at Chicago Center on Mental Health Research and Policy for guidance.

Common Facilitator Questions

❑ What if I Don't Know Something?

Be sure to know your OWN limitations as a facilitator. There will be times when group members have questions that you can't answer. It is best to recognize that this happens to even the most experienced of facilitators. A simple solution to this difficulty is to ask the entire group their opinions on the question, and open the topic for discussion. In addition, you may tell the group that you will research the question or ask it of other professionals or experienced facilitators and get back to them as soon as possible.

❑ What if I don't practice what I teach?

As you will learn from the curriculum, good money management habits are more about commitment to a goal than technical skill. Everyone makes mistakes, and you shouldn't be hard on yourself if you do. However, it's important that anyone who facilitates this curriculum is committed to the idea that it can work for people in recovery. If you don't believe that, then you won't be an effective facilitator.

❑ What Will I Feel?

We hope you will enjoy facilitating the class, as it can be a lot of fun. You may also hear things that are distressing about others' financial situations. In our experience, though, the positives that come out of the course outweigh the negatives, and overall you will enjoy the experience. If you do start feeling bad, talk to someone you can trust and get help for yourself.

❑ What If I Can't Connect with Someone?

The curriculum really only works for participants if they are willing to be honest about their spending habits and income. If you feel that a participant is holding back, it's fine for them to stay in the class, but you can pay more attention to those participants who are really trying.

❑ Prepare in Advance!

It goes without saying that you should read each session in advance so that you will be prepared for the exercises and discussions that will occur that day (or evening). In the following section, we have prepared a checklist for you to use in deciding whether or not you have fully prepared to run the curriculum and each session. Although in some ways these items seem like common sense, it's not out of the ordinary for many of us to rush through our preparations and miss something, especially when we're extremely busy or distracted. Allow yourself to slow down and give careful thought to group preparation every week. You may find it helpful to set aside a particular time every week when you can prepare for the upcoming group. This way you are less likely to end up "cramming" at the last minute. You also may find it helpful to meet with your co-facilitator for a half-hour or more before each group (after you have read through the material for group) to discuss how you want to present the information included in each session, and to discuss any problems that you might anticipate.

Conclusion

In spite of all these complexities, it is possible to relax and enjoy taking part in all aspects of this group, especially after things get going. Once you start reading through this curriculum, we're confident that you'll find many exciting and interesting activities that will inspire you to overcome your hesitations and jump right in! Remember, the

group process will be safer and closer when everyone -- including you -- takes part in the exercises and discussions. This is why the group can prove to be a tremendously rewarding experience for you, too. Take advantage of it!

The following pages are a guide to teaching/facilitating the curriculum. It's meant to help you especially the first time you use the curriculum. However, as you get more familiar with the material, you may choose to organize a lesson differently. That's fine! However, it's not a good idea to completely cut out any topics. You can of course add material for discussion or update material as needed.

Facilitator Preparation Checklist for Group

- Do you feel comfortable talking about your own and others' money problems? Do you feel prepared to deal with the needs of others who may be in dire financial situations?

- Do you have a trusted peer, colleague, or supervisor with whom you can confer about group process and progress?

- Have you given thought to how you will care for yourself during this group in order to avoid compassion stress and burnout?

- Have you read the curriculum and do you feel adequately prepared?

- Have you educated yourself about relevant resources available in your own community?

Pre-Session Facilitator Preparation Checklist

- Did you read through the session and prepare the relevant materials (e.g., handouts, notes, paper, and writing materials)?

- Do you feel prepared to present the material that is covered in the session?

- Have you taken time for yourself to mentally and emotionally prepare for group?

- Have you discussed questions you may have about the session with a trusted peer, colleague, or supervisor?

- Have you met with your co-facilitator to discuss plans for conducting the session?

Lesson 1 – What’s Important to You? (Identifying Values and Financial Goals)

1. Ask people to fill out the pre-test, if you are using it.

Use of the pre and post-tests is up to you, and whether you need or want to track program impact. The pre-test can be completed anonymously, but if you use names or other identifiers, you can do more specific types of statistical analysis with the post-test (e.g., paired t-tests).

2. Introductions and ice-breaker.

It’s nice to have name tents or tags, and to write the facilitators’ names on a board or easel.

Ask everyone to introduce themselves and say what the best thing they do with their money is. Start with yourself and your co-facilitator. It’s good to use the word “best” because then everyone can choose their own value. Best is not always smartest or most economical.

If you can inject some humor here, that’s good. Be sure to validate everyone’s answer. At the end, point out that what people do with their own money is their own choice. There’s no right or wrong. However, there are right and wrong ways to make the most of the money that we each have.

3. Brief discussion of confidentiality and attendance.

Let the group know that you won’t be discussing people’s business outside of the group, and you expect them to do the same.

It’s important that participants attend all 6 sessions for several reasons. Let them know that they need to attend all in order for the curriculum to work for them. Each session is important and covers different material. Facilitators can decide if there will be a “make-up” option available for missed classes in certain circumstances. This also is a good time to tell participants if you are offering incentives such as a certificate at the end of the course, and if there will be other incentives like snacks or bus fare provided (incentives are discussed below).

4. Budgeting

This is a lecture section. You can read from the curriculum and have the group follow along in their curriculum, if you like. However, it’s good to be familiar enough with the material that you can talk easily, without seeming like you’re reading it for the first time. Go over the Key Points on Budgeting, Financial Management, and Values sections. Try to get a discussion going.

5. In-class exercises.

Much of this session is aimed at getting to know each other, and getting participants to think about life goals and how they would like to use their money.

What's Important to You? Have the group fill it out on their own, then discuss each item as a group. Try to help the group think about how it's okay to decide to spend money on things that are important to them, whether it's a social life, or being healthy, safe, or knowledgeable.

Goals. Lecture and discuss the page on goals, then have everyone draw a picture of their future using **Your Future: What Does it Look Like?** Get the group going by showing one you prepared ahead of time about your own life. Get everyone to describe their pictures.

Needs vs Wants. Introduce this exercise using the description in the curriculum. Then have the group fill out **Needs vs Wants** and discuss. Then have them do **Where Are You Going?** based on the picture they drew. Discuss.

6. Decision-making process

Go over the 6 steps in decision-making. Get the group to talk about what factors influence their decision-making about life goals and money matters.

7. Assign homework sheets. The only assignment this week is **Tracking Expenses**. Give everyone a plastic ziplock bag to keep receipts in. Emphasize the importance of tracking EVERY penny they spend. Give examples of tricky situations (bus fare, vending machine) and how to track these. Review the sheets and the categories. Answer questions.

8. Say goodnight, clean up, take a deep breath and pat yourself on the back. The first class is the hardest!

Lesson 2 Tracking and Managing Income and Expenses

Most of this session is intended to get the participants thinking about their actual income and expenses. Discussion is open-ended and, as much as possible, participants should be as specific about their own situations as they can.

1. Welcome everyone back to the second session! Start a discussion of how the week of keeping track of expenses went. People will probably have questions about things. For example, if they paid rent or a monthly bill that month, they often ask if they should write the whole expense down for the week. The answer is Yes! After 4 weeks, they'll have a complete month's expenses. Have the group help each other think of ways to keep track of money they spend, now that they've tried it for a week. Ask if anyone was surprised by what they found (for example, some people don't realize that they spend money at McDonalds every day, or how much they spend on small items.)
2. Start a discussion of fixed vs. flexible expenses, using the guide in the curriculum. Go through the activity sheets (**FIXED EXPENSES – FLEXIBLE EXPENSES**) and have the class shout out whether something is fixed or flexible. Try to get them to think about situations in which an expense could be fixed for one person, and flexible for another (e.g., transportation to work can be considered both fixed and flexible; a cell phone could be a fixed cost if needed for work, but text messaging could be flexible). Are medications a fixed or flexible expense? (They're technically a flexible expense that still can be considered a fixed expense, if it's a spending priority.) This discussion isn't so much about right and wrong, but about thinking about expenses.
3. **Class exercise: ENVELOPE BUDGETING.** Break the class up into small groups (2-4 people in each). Give them 10 envelopes and pretend money. Give them a set of fixed expenses (rent, utilities, and 2 different credit cards) and a set of flexible expenses (food, transportation, cell phone, cable tv, medications, clothes). Make sure they have enough "money" to cover the fixed expenses, but not enough to cover all fixed and flexible expenses. Have them work out what they will pay for, and why, by putting money into designated envelopes. At the end of the exercise, have each group explain what they decided and why. Be sure to review the advantages and disadvantages of this method, and emphasize that it's a good way to think about your budget, but not always a good way to keep your money safe.
4. Review other forms of budgeting as covered in the curriculum. Ask the class if they use computers, and if so, you can have them talk about using a spreadsheet for budgeting.
5. Before the end of class, remind the group that they will be **tracking expenses** again that week. Ask them if they need more tracking sheets or ziplock bags. Also ask them to start thinking about what their short-term financial goals might be, whether it's paying off some debt

or savings. Another homework assignment for them to do this week is to try to fill out the calendar of ***When Are Bills Due?*** Describe this assignment and answer questions.

6. If this session ends early, you can either let the group go or start on Lesson 3.

Lesson 3 Managing Your Debt

Most of us have debt, and it's really important that we understand our debt and manage it as well as we can. This session can be difficult for some people, especially if they feel overwhelmed by debt. Try to keep positive, make sure everyone knows that almost all Americans are in debt, and that it's best to treat it as a problem that does have a solution.

1. Check in that everyone has been tracking their expenses, and handle any questions. Encourage people to share surprises or observations about their own spending.
2. Have everyone fill out the worksheet called ***How Well Am I Managing My Debt*** on their own. Then discuss it as a group. Go through each item and ask people to volunteer to share their experiences if they marked it as "yes" or "sometimes." At the end, note that the more you answer yes on this sheet, the more likely you are to have too much debt.
3. Review the curriculum on Putting Your Bills in Order, Plan Your Spending and Prioritize Your Bills. Have the group look at the ***Know Your Bills*** and ***Overdue Bills*** handouts. These are optional homework assignments.
4. Go through the curriculum section Strategies to Control Debt. Each of the ideas here should generate some class discussion, as they are not all easy and often require tough choices.
5. To start off the section on Paying Off Your Debt, have the group look at and discuss the ***Minimum Payment Trap*** activity sheet. Note that for questions 1 and 2, Juanita will save \$113.70 in interest and total debt, and the debt will be paid off 1 year and 7 months sooner (question 3).
6. Then review the Power Paying Your Debt section and ***Power Paying Your Debt*** handout. It's important to emphasize that in order to do this, one has to be committed to it as a goal; it's best to start with the highest interest card; when one debt is paid off, start on another; and don't add to the debt while you're paying it off.
7. Review the section on consolidation loans and the activity sheet ***Consolidation Loans – Compare the Cost***. Ask the group if anyone has had experience with consolidation loans and what it was like.
8. Review the handout called ***Strategies to Control Debt***. Try to tie it into the budget form from Session 2 that helps estimate how much one can save or pay toward debt. Review the handout called ***CONTROLLING SPENDING DURING A MANIC OR DEPRESSIVE EPISODE***. This often starts a good discussion, if participants and facilitators are willing to share their personal experiences.

9. Debt is a tough subject. Talk about ways to reward yourself for controlling your debt **WITHOUT** spending more money.

10. It's good to use the last part of this session to talk about ways to increase income and spend less, which is more fun than talking about debt. Review the sections in the lesson, then have the group review the handouts together **Ways To Spend Less**, and **Saving Dollars When You Don't Have a Dime**. Then have the group brainstorm on **Ways to Increase Income**. This is a good opportunity for a little fun.

11. End the session with encouragement to all, and review the **Steps Toward Financial Security** page. Tell the group they're on their way to a good foundation by working toward steady income, good credit, budgeting, and paying bills on time. Everyone can feel good about the things they are in control of, like tracking expenses, paying bills, cutting costs, and taking this class!

12. Remind everyone to **keep tracking their expenses!**

Lesson 4 Understanding Credit

1. Check in that everyone has been tracking their expenses, and handle any questions. Encourage people to share surprises or observations about their own spending.
2. Review the sections on What is Credit and have the group look at **Are You Using Too Much Credit?** Use this handout to start a discussion of participants' experiences with and opinions of credit.
3. Review Advantages and Disadvantages of Credit. Review the handout **Using Credit Wisely** as a group discussion.
4. Review the sections on Determining Credit Limit. By now the group should have a pretty good estimate of what their monthly income and expenses are. Have them fill out the **FIGURE YOUR SAVINGS/CREDIT LIMIT** sheet. They don't need to share this information, as it's the first time you're asking them to do it. Remind them that they won't have a whole month of expenses to add up for another week, but that this is a preliminary estimate.
5. Review sections on Building a Credit History. Review the handout **Establishing A Credit Record** as a group.
4. Review the remainder of the lesson. Then have the class do the exercise **Would You Use Credit?** and discuss as a group. **Review handouts Credit-Wise Actions to Avoid Financial Problems** and **What to Do if You Can't Pay Your Bills.**
5. If it's possible, this is a good opportunity to obtain one or more credit reports for each participant. If you are near a internet-linked computer, you and your facilitator can take it in turns throughout the lesson to take individuals to the computer and help them to request a copy of their reports (if they haven't got their free reports within the last year). Go to <http://www.annualcreditreport.com>

This site allows you to request a free copy of each of the 3 big credit reports once a year. It does NOT give scores, and you would have to pay extra for that. Once a person has their credit report, help them review it for any negative accounts and mistakes. You can work individually with people outside of class to help them fix up credit issues.

If you can't do it for everyone in the class in one session, you can continue this process next week.

6. **Track expenses** for one more week! Optional homework is **Decide How Many Credit Cards You Need.**

Lesson 5 Financial Institutions/Budget

1. Check in that everyone has been tracking their expenses, and handle any questions. Encourage people to share surprises or observations about their own spending.
2. Participants should now have 4 weeks' of expenses tracked. Most months are longer than 4 weeks, so they'll keep tracking for another week. However, at this point, ask them to take some time to tally up their expenses over the past 4 weeks by category. You and your co-facilitator can go around the room helping people individually. Have them revisit the **FIGURE YOUR SAVINGS/CREDIT LIMIT** sheet. Their costs should be more accurate now. Make sure they include everything on the sheet. Now you can talk to individuals about their own situation. Is their income less than their monthly expenses? They need to cut costs. If they have a surplus, can they use 1/3 of it toward savings or paying debt? What is their short-term goal?
3. This also is an opportunity to continue getting credit reports for participants.
4. Review the lesson and the handouts after working on budgets and credit reports.
5. This week is the bottom line in terms of determining people's budget situation and short-term financial goals. This can be tough, but everyone should feel encouraged that they know a lot more about their financial situation now than they did a month ago. Knowledge is the first step to controlling money!
6. Homework is to work on their budgets more if needed, and come ready next week to state short and long term financial goals.

Lesson 6 Short and Long term Goals/Consumer Skills

1. Hey! This is the last class! Try to make the time fun. To start with, ask if people are willing to share what their short and long term financial goals are. If they don't want to share with the group, you and your co-facilitator can share your goals.
2. Finish up any help individuals need to completing their budgets or getting their credit reports.
3. Review the lesson on consumer skills and the handouts. First, have the class fill out ***What Type of Buyer Are You?*** on their own, then discuss as a group using the key ***You... The Shopper***. This exercise is always fun. **32 Ways to Save Money at the Grocery Store** also usually generates some fun discussions. Review the other handouts. At this point, the group should be feeling more empowered about spending choices being THEIR choices, and they should feel good about that. This is a good time to review the pitfalls of predatory loans, rent-to-own costs, and impulse buying.
4. Class wrap-up. Review the points to remember at the end of the curriculum. If you administered a pre-test, don't forget to administer the post-test before people leave. Give out certificates if you have them. Make plans for follow-up "booster" refresher sessions or support group meetings.
5. Take a deep breath and congratulations! Now go teach it again!

Fidelity Assessment

This is a template of a very basic assessment. You may make it more detailed by following the Facilitators' Guide and adding an item for each recommendation in the guide and each element of the individual session plans.

Item	No	Yes
1. The facilitator(s) attended a training prior to teaching the class.		
2. The class has more than one facilitator.		
3. There are no more than 10 people the class.		
4. All Lesson 1 material and activities were covered.		
5. All Lesson 2 material and activities were covered.		
6. All Lesson 3 material and activities were covered.		
7. All Lesson 4 material and activities were covered.		
8. All Lesson 5 material and activities were covered.		
9. All Lesson 6 material and activities were covered.		
10. All participants were able to complete the budget/figuring savings sheet.		