

# **Learning About Saving and Investing**



## **Facilitator Guide**







#### **Training Description**

Financial skills are important for young people as they transition to adulthood and understand how to manage money. Up to this point, young people have had family members make many decisions for them and have had limited opportunity to take care of their own money. This training has information about why it is important to save money. It is meant to help you get started with a savings plan and setting goals for saving or investing money.

#### **Audience**

Young people transitioning into adulthood.

#### Time

30 minutes

#### **Materials**

To facilitate this training, you will need:

- PowerPoint presentation
- Facilitator Guide
- Computer
- Projector (if in person)
- Audio
- EZ-Reader
- Worksheets (see appendix)
- Chart paper
- Sticky notes
- Markers, highlighters, pens and pencils

#### **Learning Objectives**

The participants will:

- 1. List ways to save money
- 2. Identify how to start a savings plan
- 3. Describe the differences between savings vs. investing

#### **Facilitator Notes**

This training is scripted with additional ways you can engage participants. Please review this Facilitator Guide and the notes section of the PowerPoint before you begin the training. This training can be presented by a trainer or co-trainers. There will be opportunities for a trainer or a person with lived experience to share their experiences throughout the training. Vocabulary on the Facilitator Guide:

- Read Slide—read word for word from the slide.
- SAY—read the script provided (sentences are not on the slide—they are available for extra ways to discuss the slide)
- ASK—read the scripted questions (additional ways to engage the participants added if no response)
- Person with lived experience—self-advocate or family member

#### **Key Word**

Checking account—a money account that allows deposits and withdrawals.

Savings account—a bank account that earns interest.

Interest—money that is added to your investment.

FDIC—Federal Deposit Insurance Corporation is government agency created to protect your money in a banking institution.

Investing—you buy a share in a company or invest in something.

Savings plan—a plan to set aside money to buy or pay for something in the future.

Savings bonds—a document purchased from the US government who agrees to pay that money back plus interest.

Certificates of Deposit (CD)—a type of savings account offered by banks where you deposit money for a certain amount of time.

Money Market deposit—a high-interest savings account you can open at banks.

Discussion Points and Learning Activity	Materials/Slides	Co-trainer or Person with Lived Experience
Section 1 – Introduction	1	
1 minute		
SAY: You have learned about how you get income and how you pay for your expenses. This training will discuss why it is important to save money. It is meant to help you get started with a savings plan and setting goals for saving or investing money. We will refer to the EZ-Reader <i>Learning About Savings and Investing</i> throughout the training. There will be a learning activity at the end of the training. Please ask questions as we go.	Learning About Saving and Investing  **Partnership**  **P	
<ul> <li>SAY: In the training today, we will talk about:</li> <li>Ways to save money</li> <li>How and why to start a savings plan</li> <li>Differences between savings vs. investing</li> </ul>	Learning Objectives  The participants will:  1. List ways to save money 2. Identify how to start a savings plan 3. Describe the differences between savings vs. investing	
Section 2 – Saving Mone	У	
2-3 minutes		
SAY: People save money for different reason.  Read Slide  SAY: Saving money means you can have money to spend in the future.	Saving Money  Saving money means you are choosing not to spend that money right now.	
Read Slide  SAY: Saving money can also help you stay out of debt.	What Is a Savings Plan?  A savings plan helps you set aside money to buy or pay for something in the future.	

Discussion Points and Learning Activity	Materials/Slides	Co-trainer or
,		Person with Lived
		Experience
Read Slide	Cin Community Life Guide	Share if you have had
	Why Save Money?	a savings plan and
ASK: What is something you would save your money for?	You can save money to buy something you want in the future that may be more expensive than	what you were saving
	you have the money to pay for now.	for.
Read Slide	Chir Developmental Disabilities	
Read Slide	Why Save Money?	
SAY: An unexpected expense could be an unplanned repair to your home or	You can save money for unexpected	
car. An unexpected expense could also be replacing your broken television	expenses.	
or computer.	Char Department of Disabilities	
B. LOUI	Community	
Read Slide	Why Save Money?	
SAY: A serious illness or accident can be an emergency cost. Losing your job	in the second se	
can also be an emergency cost.	You can save money for emergencies.	
	This Department of Department and Department of Department	
Section 3 – How to Save	2	
2-3 minutes	0.00	
SAY: Let's talk about how to get started saving!	Community Life Golde	
	Getting Started	
	Setting started	
	The Department of Department and Dep	
SAY: If you keep a budget, you can see how much money you have left after	Life Guide	
paying your expenses. If there is extra money after paying your expenses,	Start by keeping track of how much money you	
you can decide how much of that money you want to save.	how much money you have coming in and going out.	
	Opportunit of Developmental	
	-C.7 Disabilities	1

Discussion Points and Learning Activity	Materials/Slides	Co-trainer or Person with Lived Experience
Read Slide  SAY: List your savings amount with your other expenses in your budg eteach time.	Ways to Save Money  - Keep track of your expenses  - Include "savings" in your budget  SAVINGS  BUDGET  Squartement of sheatings and sheatings are sheatings are sheatings and sheatings are sheatings are sheatings are sheatings are sheatings and sheatings are sheatings	Share that we will discuss budgeting in a different training.  Budget is listing your income and expenses. A budget helps you determine how much money you have each pay period.
Read Slide  SAY: A goal could be saving enough money for a  • down payment to buy a home.  • vacation.  • guitar.	Ways to Save Money  - Set a savings goal  - Decide what is most important  - Decide what is most important	
Read Slide  SAY: Your bank or financial advisor can help you choose a savings tool that will work for you.  Watch your savings grow.	Ways to Save Money Choose the right tools for saving:  - Savings account - Savings bonds - Certificates of Depolit - Money Market - deposit accounts	A financial advisor is someone who can help you make decisions with your money.

Discussion Points and Learning Activity	Materials/Slides	Co-trainer or Person with Lived Experience
SAY: One way to save more money each month is to spend less. How can you cut spending?  Read Slide	Ways to Save Money  Look closely st your monthly spending  Cut out buying things you don't really need.	
Section 4 – How to Save Mo	oney	
5-6 minutes	-	
Read Slide	How Can I Save Money?	
Read Slide	Bank  Bank  A bank has different types of accounts where you can put money.	
Read Slide	Bank  A checking account can be for money that is apent right away on bills or other expenses.  A savings account can be for money you want to save for later.  Parathesis of the control	ASK: How many of you have bank accounts? What kind?
Read Slide  SAY: A savings account is a safe place to keep your money.	Bank  Bank  Banking Security  If something happens to the bank, there is insurance to protect your money.  Banking From the bank there is insurance to protect your money.	

Discussion Points and Learning Activity	Materials/Slides	Co-trainer or Person with Lived Experience
Read Slide	How Does My Savings Account Grows when:  "Your savings account grows when:  "You add money  The bank adds interest	
Read Slide  SAY: The bank pays a rate, or percentage, of the money you have in your account back to you. The more money in your savings account, the more interest you get paid.	What is Interest?  Particular in their bank.  The particular in their bank.  The particular interest is cut a money the bank.  The particular interest	
Read Slide  SAY: While interest rates in savings accounts aren't as high as investment products, they are more secure because they are federally insured. This means that, even if a bank closes, you are guaranteed to keep your money.	What is Interest?  Interest rates on savings accounts are not very high. But savings accounts are not very high. But savings accounts are secure way to slowly grow your money.  Begartmant of Begartmant of Begartman of Begartma	SAY: Interest rates for a savings account are low and the money does not grow quickly.
SAY: When getting ready to create a savings plan, where do you put your money? Do you put your money in a savings account or invest it in something?  Read Slide	Savings vs. Investing  Savings and investing are two different ways to save money.  Each will help you build financial habits and develop a savings plan.	Share where you have extra savings.
Read Slide  Savings accounts are safe places to put your money. Your money is safe and grows slowly with the interest the bank adds.	Savings Savings Source of the state of the s	

Discussion Points and Learning Activity	Materials/Slides	Co-trainer or Person with Lived Experience
Read Slide	Investing Investing leading means you buy a share in a company or invest ments  When the company we make the company we make more money added to what you invested.  Full Partnerment of P	
SAY: If the company you invest in loses money, you lose money too.	Investing  With investing, you can lose money.  Paper lose of the control of the	
Read Slide	You can decide how much risk you want to take with your money.	
Section 5 – Learning Activ		
15-20 minutes		
SAY: This is a video on Savings vs. Investing.  https://www.youtube.com/watch?v=DcFKLOWsSRg (1:59)	Saving vs Investing	
Read Slide	Charting the LifeCourse is a framework and set of took that can help you vision and goals.  Framework and Tooks  Charting the LifeCourse is a framework and set of took that can help you vision and goals.	

Discussion Points and Learning Activity	Materials/Slides	Co-trainer or Person with Lived
		Experience
SAY: What kinds of things do you want for YOUR good life? A TRAJECTORY is the path that will either lead you toward the good life or toward things you don't want. If thinking about your savings plan, how could you use this trajectory?	Vision & Trajectory for a Good Life  Water of Wall Day You	Read examples in purple and blue bubbles.
SAY: Do you have a plan for saving money? What would you like to save money for? The Charting the LifeCourse Trajectory is a tool to help you focus on what your goal is for saving money.  Facilitator Notes:  Read the slide and refer to the trajectory tool. Put the participants in groups to practice using a trajectory. Give the groups 10 minutes to complete the activity. Pull the group back together to share out what their group determined.	Charting the LifeCourse Trajectory The Charting the UlicCourse training the LifeCourse Trajectory The Charting the UlicCourse training the LifeCourse training the LifeCourse training the LifeCourse training the LifeCourse Trajectory tool to help you focus on what you want for your savings plan.  Discuss the scenarios and competer a CLIC Trajectory based on the savings plan.	Help groups work through learning activity.
SAY: These resources were used to create this training. It is important to understand savings and investing. This training goes along with the EZ-R eader <i>Learning About Savings and Investing</i> Thank you for joining us.	Resolution  Resolution  Resolution  New to load Money 23 Tips that Work  Into Javaness commend from a mining  Tips Strawley has been forward and published a money  Tips Strawley has been forward and published publish	
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