

# Learning About Saving and Investing



## Facilitator Guide



Department of  
Developmental  
Disabilities



**LifeCourse Nexus**  
Training and Technical Assistance Center  
UMKC Institute for Human Development • UCEDD

# Learning About Savings 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

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## 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.


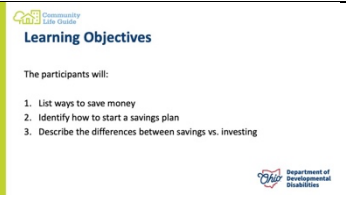
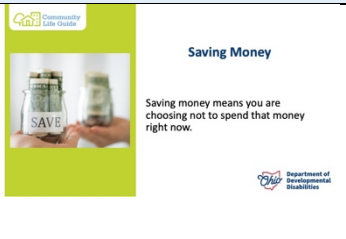

Savings plan—a plan to set aside money to buy or pay for something in the future.

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

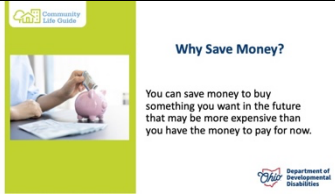

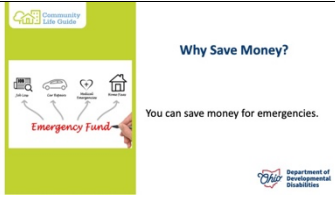

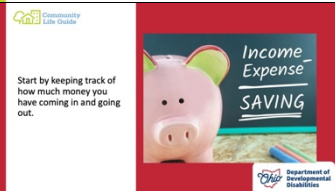
Certificates of Deposit (CD)—a type of savings account offered by banks where you deposit money for a certain amount of time.

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




# Learning About Savings and Investing Facilitator Guide

Discussion Points and Learning Activity	Materials/Slides	Co-trainer or Person with Lived Experience
<b>Section 1 – Introduction</b> <b>1 minute</b>		
<p><b>SAY:</b> 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.</p>		
<p><b>SAY:</b> In the training today, we will talk about:</p> <ul style="list-style-type: none"> <li>• Ways to save money</li> <li>• How and why to start a savings plan</li> <li>• Differences between savings vs. investing</li> </ul>		
<b>Section 2 – Saving Money</b> <b>2-3 minutes</b>		
<p><b>SAY:</b> People save money for different reason.</p> <p><b>Read Slide</b></p> <p><b>SAY:</b> Saving money means you can have money to spend in the future.</p>		
<p><b>Read Slide</b></p> <p><b>SAY:</b> Saving money can also help you stay out of debt.</p>		






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<p><b>Read Slide</b></p> <p><b>ASK:</b> What is something you would save your money for?</p>		<p>Share if you have had a savings plan and what you were saving for.</p>
<p><b>Read Slide</b></p> <p><b>SAY:</b> An unexpected expense could be an unplanned repair to your home or car. An unexpected expense could also be replacing your broken television or computer.</p>		
<p><b>Read Slide</b></p> <p><b>SAY:</b> A serious illness or accident can be an emergency cost. Losing your job can also be an emergency cost.</p>		
<p><b>Section 3 – How to Save</b> <b>2-3 minutes</b></p>		
<p><b>SAY:</b> Let's talk about how to get started saving!</p>		
<p><b>SAY:</b> If you keep a budget, you can see how much money you have left after paying your expenses. If there is extra money after paying your expenses, you can decide how much of that money you want to save.</p>		

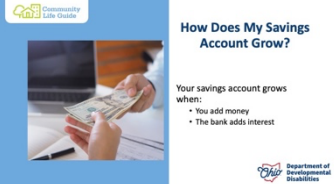




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<p><b>Read Slide</b></p> <p><b>SAY:</b> List your savings amount with your other expenses in your budget each time.</p>		<p>Share that we will discuss budgeting in a different training.</p> <p>Budget is listing your income and expenses. A budget helps you determine how much money you have each pay period.</p>
<p><b>Read Slide</b></p> <p><b>SAY:</b> A goal could be saving enough money for a . . .</p> <ul style="list-style-type: none"> <li>• down payment to buy a home.</li> <li>• vacation.</li> <li>• guitar.</li> </ul>		
<p><b>Read Slide</b></p> <p><b>SAY:</b> Your bank or financial advisor can help you choose a savings tool that will work for you.</p> <p>Watch your savings grow.</p>		<p>A financial advisor is someone who can help you make decisions with your money.</p>

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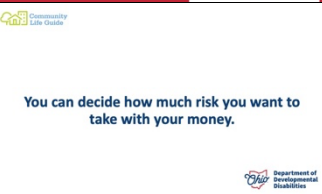
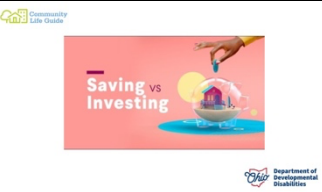
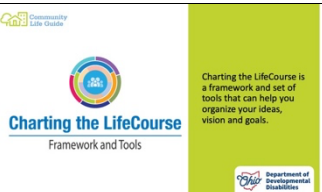
Discussion Points and Learning Activity	Materials/Slides	Co-trainer or Person with Lived Experience
<p><b>SAY:</b> One way to save more money each month is to spend less. How can you cut spending?</p> <p><b>Read Slide</b></p>		
<p><b>Section 4 – How to Save Money</b> <i>5-6 minutes</i></p>		
<p><b>Read Slide</b></p>		
<p><b>Read Slide</b></p>		
<p><b>Read Slide</b></p>		<p><b>ASK:</b> How many of you have bank accounts? What kind?</p>
<p><b>Read Slide</b></p> <p><b>SAY:</b> A savings account is a safe place to keep your money.</p>		

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Discussion Points and Learning Activity	Materials/Slides	Co-trainer or Person with Lived Experience
<p><b>Read Slide</b></p>	 <p><b>How Does My Savings Account Grow?</b></p> <p>Your savings account grows when:</p> <ul style="list-style-type: none"> <li>• You add money</li> <li>• The bank adds interest</li> </ul> <p>Department of Developmental Disabilities</p>	
<p><b>Read Slide</b></p> <p><b>SAY:</b> 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.</p>	 <p><b>What is Interest?</b></p> <p>Interest is extra money the bank pays you for keeping your money in their bank.</p> <p>Department of Developmental Disabilities</p>	
<p><b>Read Slide</b></p> <p><b>SAY:</b> 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.</p>	 <p><b>What is Interest?</b></p> <p>Interest rates on savings accounts are not very high. But savings accounts are a secure way to slowly grow your money.</p> <p>Department of Developmental Disabilities</p>	<p><b>SAY:</b> Interest rates for a savings account are low and the money does not grow quickly.</p>
<p><b>SAY:</b> 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?</p> <p><b>Read Slide</b></p>	 <p><b>Savings vs. Investing</b></p> <ul style="list-style-type: none"> <li>• Savings and investing are two different ways to save money.</li> <li>• Each will help you build financial habits and develop a savings plan.</li> </ul> <p>Department of Developmental Disabilities</p>	<p>Share where you have extra savings.</p>
<p><b>Read Slide</b></p> <p>Savings accounts are safe places to put your money. Your money is safe and grows slowly with the interest the bank adds.</p>	 <p><b>Savings</b></p> <p>Your money in a savings account can only grow.</p> <p>Department of Developmental Disabilities</p>	



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<p><b>Read Slide</b></p>		
<p><b>SAY:</b> If the company you invest in loses money, you lose money too.</p>		
<p><b>Read Slide</b></p>		
<p><b>Section 5 – Learning Activity</b> <b>15-20 minutes</b></p>		
<p><b>SAY:</b> This is a video on Savings vs. Investing.</p> <p><a href="https://www.youtube.com/watch?v=DcFKLOWsSRg">https://www.youtube.com/watch?v=DcFKLOWsSRg</a> (1:59)</p>		
<p><b>Read Slide</b></p>		

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Discussion Points and Learning Activity	Materials/Slides	Co-trainer or Person with Lived Experience
<p><b>SAY:</b> 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?</p>		<p>Read examples in purple and blue bubbles.</p>
<p><b>SAY:</b> 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.</p> <p><b>Facilitator Notes:</b>  <i>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.</i></p>		<p>Help groups work through learning activity.</p>
<p><b>SAY:</b> These resources were used to create this training. It is important to understand savings and investing. This training goes along with the EZ-Reader <i>Learning About Savings and Investing</i></p> <p>Thank you for joining us.</p>		

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**LIFE TRAJECTORY | EXPLORING**

**Vision for What I Want**

**What I Don't Want**

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