



# **America**Saves****<sup>®</sup>

*You Can Build Wealth*

*America Saves Week*  
February 24 – March 2, 2008

## A Guide for Extension Educators: Motivational Workshops

This working paper was prepared by a team of Cooperative Extension professionals and the *America Saves* team at the Consumer Federation of America. To access the most current version of this document on-line, go to [http://www.csrees.usda.gov/nea/economics/fsll/edu\\_saves.html](http://www.csrees.usda.gov/nea/economics/fsll/edu_saves.html)

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**The following pages provide extension educators with the following resources and tools for a successful *America Saves Week*:**

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# My *America Saves Week* Weekly Planner

Prepared by: Barbara O'Neill, Rutgers Cooperative Extension

Use this schedule to list the times and dates of the *America Saves Week* activities that you plan to attend.

	Sunday Feb. 24	Monday Feb. 25	Tuesday Feb. 26	Wednesday Feb. 27	Thursday Feb. 28	Friday Feb. 29	Saturday Mar. 01	Sunday Mar. 02
9 am								
10 am								
11 am								
Noon								
1 pm								
2 pm								
3 pm								
4 pm								
5 pm								
6 pm								
7 pm								
8 pm								
9 pm								

# *America Saves* Motivational Workshop Script

Prepared by: June Puett, University of Tennessee Extension

Note: The motivational workshop format is adaptable. Workshops may consist of a brief 5-10 minute presentation to a civic group, a 30-60 minute worksite session or be incorporated into a multi-session program. Some agents fully integrate the *America Saves* message into their ongoing educational efforts, while others use the message and materials to supplement their programs.

The key to enrolling Savers is to motivate them to set a savings and/or reduction goal. Enthusiasm is contagious. Providing an “enrollment kit” for those who enroll on site gives Savers some tangible tools to assist them with their goals. Kits may contain publications from Extension and other educational partners, as well as other items that may have been offered anyway. Package them in an Extension envelop, plastic money “receipt bag,” or other marketing container and it becomes “a free gift” for enrolling. Suggested kits items:

- Welcome letter -- explains program, lists sponsor
- List of low or no-fee accounts
- Spending Plan worksheet
- Net Worth Statement worksheet
- Ballpark Retirement Estimator worksheet
- Marketing items with logo and/or *Saves* logos: coin purse, calculator, pens, notepads, etc.

Experiment to find what works best for you.

Script:

My name is \_\_\_\_ and I work with\_\_\_\_. I’m here to encourage you to think out your financial future.

Do you have all the money you need? Will you have enough money to live comfortably in retirement? The *America Saves* program was developed to motivate people of all ages and income levels to set achievable money goals. *America Saves* is a national marketing campaign funded by organizations such as the Consumer Federation of America to encourage people across the country to build wealth by saving money and/or reducing debt.

What is wealth building? It’s another term for planning and saving for a secure financial future. Unfortunately, many Americans haven’t done a good job of building wealth. Let’s look at some money facts.

Americans love to spend, but hate to pay. The average family owes \$9,000 in credit card debt and is paying \$1,000 a year on the interest alone. Many families don’t have enough money saved for an emergency. Only 53% of today’s workers have tried to estimate the amount of money they’ll need for retirement.

Many experts are predicting we need from 70-100% of our present salary to cover rising health care costs and provide a comfortable lifestyle. Women outlive men by an average of 4-7 years,

so they will need more money in their retirement years. What do you want your retirement years to look like?

(Optional activity: Have them draw a picture of what they want their retirement years to look like.)

The *America Saves* program can help prepare you for retirement and other financial goals. We want you on our team! We are a team of local partners like the University of \_\_\_\_\_ Extension, banks, credit unions, etc. (name your coalition partners) who are committed to encourage local people to set a savings and/or debt reduction goal by enrolling as an American Saver. If you choose to enroll today you'll join over 85,000 youth and adults nationally and \_\_\_\_\_ local people who have become an American Saver. (Keep these numbers updated.)

Why should you become an American Savers? Here are several reasons:

- Motivation - Research shows that we do better reaching a goal when we write it down.
- Free quarterly newsletter - This colorful newsletter contains good tips on money management and information about the *America Saves* campaigns across the country. It may take a few months for you to receive the first letter. You can choose to have it sent electronically by completing the e-mail address on your form. If you choose to have it mailed to you, you will receive a letter with the fourth letter requiring you to notify *America Saves* if you want to remain on the mailing list.
- Enrollment kit - (Show and explain enrollment kits.)
- Free workshops - If you chose, we will notify you about free workshops on topics such as budgeting, credit, home buying, etc.
- No sales pitch - We will never try to sell you a product. We protect your privacy and will not share your name and address.
- Follow-up contacts - (This is dependant on the capacity of your local campaign.) If you chose to mark this box on your enrollment form, one of our volunteers will contact you to see how well you are doing on your goal. We can also offer referrals to agencies that provide services such as home-buying programs and credit counseling.

It's easy to become a Saver. The most important task is to set either a savings or debt reduction goal. Let's look at the *Saves* brochure. We've listed several possible goals that you may want to save money for. While it's great to have several goals, select one goal to focus on in the next few months and mark that goal.

Next decide how much money you think you can save each month to work on that goal. The amount may be as small as \$10 a month. How can you find money to save? (Have them list ways to save money - reducing spending, eliminating cable, etc.) Let's go over the brochure.

## America Saves Week Program and Event Information Form

Prepared by: Barbara O'Neill, Rutgers Cooperative Extension

Please complete this form if you are planning an educational program or other activity during *New Jersey Saves Week* and e-mail it to [oneill@aesop.rutgers.edu](mailto:oneill@aesop.rutgers.edu) by mm/dd/2008.

Use a separate form for EACH event that you are planning.

Program/Event Title: \_\_\_\_\_

Presenter(s) Name(s) and Affiliation(s):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Date: \_\_\_\_\_

Time(s): \_\_\_\_\_

Location: \_\_\_\_\_

Registration Information:

Contact Person: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Daytime Phone: \_\_\_\_\_ Fax Number: \_\_\_\_\_

Web Site: \_\_\_\_\_

Description of Presentation (Do not exceed 50 words):

# *America Saves Week* Workshop Facilitator Guidelines

Prepared by: Barbara O'Neill, Rutgers Cooperative Extension

Dear \_\_\_\_\_:

Thank you for agreeing to facilitate an *America Saves Week* presentation or presentations.

Several days before the session(s), please contact the presenter(s) to let them know your role and that you will be introducing them. Ask for a few points for their bio. Their names and contact info. can be found on the *America Saves Week* schedule.

## **Duties at the *America Saves Week* kick-off**

Pick up a facilitator's packet for each session that you are facilitating. The packet will include a door sign, evaluation and attendance forms, a "No Commercials" sign, *America Saves Week* program schedules, and give-away items.

## **10 duties at the day of the session**

1. Arrive at presentation site at least 15 minutes prior to start time of presentation.
2. Post the *America Saves Week* sign outside of presentation room (bring tape with you).
3. Bring *America Saves Week* handouts and give-away items for distribution at beginning of presentation.
4. Bring "No Commercials" sign with you to hold up if same occurs.
5. Bring evaluation forms for participants (hold onto all evaluations until debriefing meeting).
6. Meet and greet participants at the door. Wear a name tag and have each participant sign in on the sign in sheet.
7. Welcome all and briefly explain the objectives of *America Saves Week*.
8. Introduce the presenter – get brief bio ahead of time – and remain for the presentation.
9. Collect participant evaluations and thank everyone for attending.
10. Complete facilitator evaluation; turn in at follow-up meeting (date to be announced).

# America Saves Week Presenter Registration Form

Prepared by: Barbara O'Neill, Rutgers Cooperative Extension

*America Saves Week* in [location] is being organized to promote positive financial action such as saving, investing, and debt repayment. The week will feature a variety of events hosted by local agencies and organizations. We would like to involve you.

Please complete this form if you would like to present a workshop during *America Saves Week*.

Presenter(s) Name(s): \_\_\_\_\_ E-mail: \_\_\_\_\_  
E-mail: \_\_\_\_\_

Firm or Organization: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Contact Person: \_\_\_\_\_

Day Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Presentation Title: \_\_\_\_\_

Description of Presentation (Do not exceed 75 words):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Intended Audience:

- Children (8-12)
- Teenagers (13-17)
- Young Adults (18-24)
- Adults (25-60)
- Seniors (60+)
- Other, please describe: \_\_\_\_\_

Length of your presentation:

- ½ hour
- 1 hour
- 2 hours

Please allow time for questions and discussion.

Would you be willing to participate as a member of a panel?

- Yes
- No



Preferred time of presentation:  
 Indicate 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> choices and “not available” times

	Sun. Feb. 25	Mon. Feb. 26	Tues. Feb. 27	Wed. Feb. 28	Thurs. Mar. 01	Fri. Mar. 02	Sat. Mar. 03	Sun. Mar. 04
Morning (9 am – Noon)								
Afternoon (Noon – 6 pm)								
Evening (6 pm – 9 pm)								

### Policies and Procedures

1. The *America Saves Week* Coordinating Committee will determine the workshop locations and presentations for all events open to the public; I agree to abide by their decision.
2. I understand that the *America Saves Week* Coordinating Committee cannot guarantee a minimum number of attendees at any particular workshop.
3. I understand that no fee can be charged to participants who attend *America Saves Week* workshops.
4. I understand that no marketing of products, services, or businesses is permitted during or immediately prior to or following an *America Saves Week* workshop.

Name \_\_\_\_\_ Title \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Questions/comments? \_\_\_\_\_

A member of the *America Saves Week* Coordinating Committee will contact you regarding workshop site and presentation selections, proposed schedules, and guidelines.

Please fax this form to the *America Saves Week* Coordinating Committee by [Deadline Date], to [Contact Person] at [Phone Number].

**THE DEADLINE FOR THE RECEIPT OF ALL WORKSHOP REGISTRATION  
 FORMS is [Date and Time].**



## *America Saves Week* Ice Breakers for Motivational Workshops

Prepared by: Elaine A. Courtney, University of Florida/IFAS Extension in Okaloosa County

The following activities are suggestions of ways to “open the door” to discussions about money and financial issues. They are provided from a variety of sources, including talented Extension faculty!

### **What’s in Your Wallet?**

Materials: None, unless you choose to provide pennies or other coins.

Time: 10-15 minutes (depends on group size).

Directions: “Pick a coin from your wallet. Look at the date. I’d like you to think on one thing that happened that year that impacted your financial situation (good or bad!). Then, we’ll go around the table and ask you to share briefly your year.”

Examples: 1983 - had a child; 1960 - I was born; 1998 - bought a house; 2001 - lost my job, etc.

### **What’s Your Movie?**

Materials: None

Time: 10-15 minutes (depends on group size).

Directions: “Think of the title of a movie that you think relates to money. If you can’t think of a real one, make one up! Now, we’ll go around and let each person share their movie title (and why).”

Examples: Gone with the Wind, The Money Pit, Milk Money, Gone in 60 Seconds, etc.

### **What’s on Your Shirt?**

Materials: None

Time: 10-15 minutes (depends on group size).

Directions: “Imagine that you are wearing a t-shirt or sweat shirt that has writing on it. The words reflect your attitude about life and money. What does your shirt say? Think about it a few minutes and then we’ll go around and share.

Examples: Changes in attitudes; Changes in latitudes; Easy come - easy go; Don’t worry - be happy

### **What’s Your Future?**

Materials: paper, markers or pencils

Time: 15 minutes (may take longer with larger group).

Directions: “On the paper in front of you, draw a picture of what you think your future will look like in 5 years (or 10, 20, etc.). What will you be doing then? Working? Sailing? Take a few minutes to complete your drawing (you’re not judged by your artwork), and then everyone can share their future.”

### **24 Hour Recall**

Materials: Paper, pencils. You may choose to use blank paper or do a handout with columns for different expense categories.

Time: 10 minutes

Directions: “Think back 24 hours. What have you done during that time? More importantly, how much money did you spend? Take a moment and write down EVERY CENT you spent during that 24 hours.”

\*option — can ask group to think of a day last week, last month.

Discussion: Was it easy to recall what you spent?

Do you think you remembered everything?

How difficult is it to remember a week ago?

How does this relate to developing a spending plan or budget?

### **Money Puzzle Partners \***

Materials: Play dollar bills. Cut each bill in half using different cutting techniques (puzzle style). You’ll need one bill for every two people in the group.

Time: 15-20 minutes

Directions: Randomly distribute the “half” dollars. “Look around the room and find your money puzzle partners. Introduce yourself to one another and tell one thing you know about money.” After everyone has found their “partner” — “Now, each pair will have a turn to introduce your partner. Tell their name and one thing they know about money.”

\*Adapted from Financial Champions 4-H Cooperative Curriculum System

### **Money Saving Shuffle**

Materials: Five play dollars bills for each participant and pencils.

Time: 15-20 minutes

Directions: Give each participant five play dollar bills. Ask participants to write a money saving tip on the back of each bill. Ask participants to rank their saving tips with the tip that can save the most money ranked first. Now ask participants to rank their tips again with the saving tip that can be used the most often ranked first.

Option: Form small groups (2-4 people). Combine saving tips and begin the ranking procedures explained above. Have groups share their top five saving tips with the group.

Compare the total savings from a tip that can save a small amount of money over and over and a “one-time” tip that saves a large amount of money.

## *America Saves Week* Motivational Workshops

Contributed by: Elaine A. Courtney, University of Florida/IFAS Extension in Okaloosa County

### **The Wright Family**

Concept: Certain skills for good communication are certainly more important than others. One of the most important of these is this skill of listening. This activity will show the importance of listening and how difficult that is when you are not concentrating on what is being said because you're busy doing something else. Does this happen when talking about money?

Time Frame: Ten minutes plus discussion time

Materials Needed:

- The Wright Family Story
- One button, candy or other small item for each person in the group

Activity: Have your entire group form a circle. They can sit in the floor "Indian Style" or seated in chairs or even standing in a circle. Give each person in the circle a button or some other small item that can be passed easily from hand to hand.

Directions: "I am going to read you a story. Every time you hear any word that sounds like *right or left*, pass the button in your hand to the person on your right or left depending on what you heard." Start reading the story slowly so that they have a chance to catch on to what you want them to do. After a few passes, stop the story and ask them how they are doing. Check to see that everyone has a button in his hand. If your group is typical, some will have two or three buttons and others will not have any. Have them redistribute the buttons so that everyone has one again. Now continue to read the story, getting faster as you go. Stop the story a couple of more times to check on how they are doing.

### **Life with the Wright Family**

One day the Wright family decided to take a vacation. The first thing they had to decide was who would be left at home since there was not enough room in the Wright family car for all of them. Mr. Wright decided that Aunt Linda Wright would be the one left at home. Of course, this made Aunt Linda Wright so mad that she left the house immediately yelling, "It will be a right cold day before I return".

The Wright family now bundled up the children, Tommy Wright, Susan Wright, Timmy Wright, and Shelly Wright and got in the car and left. Unfortunately, as they turned out of the driveway, someone had left a trash can in the street, so they had to turn right around and stop the car. They told Tommy Wright to get out of the car and move the trash can, so they could get going. Tommy took so long that they almost left him in the street. Once the Wright family got on the road, Mother Wright wondered if she had left the stove on. Father Wright told her not to

worry, he had checked the stove and she had not left it on. As they turned at the corner, everyone started to think about other things that they might have left undone.

No need to worry now, they were off on the right fine vacation. When they arrived at the gas station, Father Wright put gas in the car and then discovered that he had left his wallet at home. So Timmy Wright ran home to get the money that was left behind. After Timmy had left, Susan Wright started to feel sick. She left the car saying that she had to throw up. This, of course, got mother Wright's attention and she left the car in a hurry. Shelly Wright wanted to watch Susan get sick, so she left the car, too. Father Wright was left with Tommy Wright, who was playing a game in the backseat.

With all of this going on, Father Wright decided that this was not the right time to take a vacation, so he gathered up all of the family and left the gas station as quickly as he could. When he arrived home, he turned left into the driveway and said, "I wish the Wright family had never left the house today!"

#### Discussion Ideas:

- What made the activity difficult to accomplish?
- What impact did what other people do have on your ability to stay up with the story?
- How did you feel during the activity?
- What would have made the activity easier to accomplish?
- How hard was it to listen and pass the objects at the same time?
- How seriously did everyone take the activity?
- What impact did the level of seriousness have on the activity?
- What can this activity tell us about communication?
- How hard were you concentrating during the activity?
- How hard were the people concentrating on either side of you?
- How does this level of concentration compare with what you do when someone is talking to you?
- Describe a situation you have had where someone was not really listening to you when you were telling him or her something. How did this make you feel?

## America Saves Week “Get Acquainted Financial Bingo” Game

Prepared by: Barbara O’Neill

### Directions:

Circulate with your fellow kick-off attendees. Introduce yourself and ask if the other person can provide a “yes” answer for any of the blocks on your bingo card. If he/she can, ask him/her to put their initials in the block and then quickly move on to the next person until you get BINGO! You can only get one signature from each individual.

When you get a “Bingo!” (a complete row, a complete column, or a complete diagonal line), shout “Bingo!” Prizes will be awarded to the first participants who complete a “Bingo!”

<b>B</b>	<b>I</b>	<b>N</b>	<b>G</b>	<b>O</b>
Owns stock in at least one U.S. company  Name of the company:_____	Lives in a household that prepares its own tax return (on paper or with a computer)	Remembers how he/she earned his/her first dollar!  In what way? _____	Can define what a mutual fund is  What is it?_____	Has a savings account in a bank or credit union. Name of financial institution  _____
Family owns a car that is owned free and clear (no current car loan payments)	Has a 401(k), 403(b), or 457 plan or an IRA for personal retirement savings	Has a collection of some type, such as coins, stamps, art, antiques, collector cars, etc.	Has a college savings plan for their children	Knows what an IRA (individual retirement account) is  What is it?_____
Pays credit cards in full each month to avoid interest charges	Has at least \$25 in cash with you currently	Knows what the Dow Jones Industrial Average (DJIA) is  What is it?_____	Owns U.S. savings bonds (EE and/or I bonds) in his/her name	Saves or invests money on a regular basis (e.g., weekly or monthly) for future financial goals
Has a life insurance policy in his/her name	Has set specific written financial goals with a target date and a savings plan	Has accessed his/her credit report in the past six months to check for status and errors	Can define and give an example of inflation  What is it?_____	Has money set aside in cash assets for emergencies, such as unemployment or car repairs
Spends money at least once a week on fast food	Can explain how compound interest works  What is it?_____	Lives in a house that has a mortgage on it	Has automatic payroll deduction dedicated to saving	Has read a personal finance book within the last six months  Title_____?

## *America Saves Week* Welcome Letter for New Savers

Congratulations on becoming an American Saver. Saving toward your goal will not only help you build wealth and financial security, but will also strengthen the nation's economy.

As an American Saver, you qualify for a membership card, a "Build Wealth, Not Debt" brochure, information about basic savings options, and our quarterly newsletter, which will be e-mailed to you if you enrolled via the Internet. We encourage you to use our website, [www.AmericaSaves.org](http://www.AmericaSaves.org), which includes a unique calculator that estimates your current and future wealth.

*America Saves* currently supports the organization of wealth-building campaigns in communities around the country, including efforts made by Cooperative Extensions. Information about how to organize or become involved in a local campaign is available on our website. If you have questions, please contact us by e-mail ([information@americasaves.org](mailto:information@americasaves.org)), or fax (202-265-7989).



*America Saves Week* Certificate of Participation for New Savers



**Certificate of Participation**

The certificate indicates that

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has enrolled in the *America Saves* program during a *New Jersey Saves Week* (NJSW) event, 2/25-3/4/07, sponsored by the Consumer Federation of America, in cooperation with the New Jersey Coalition for Financial Education.



A handwritten signature in black ink, appearing to read "Barbara O'Neill".

Barbara O'Neill, Ph.D., CFP®,  
NJSW Project Manager