

Identifying, Reaching, and Recruiting Participants

Facilitator Notes¹

Session Overview

This session begins with one of two openers—*Create a Jingle, Slogan, Poster, or Billboard*, or *Convince Me*. The facilitator should choose one of the two openers to start the session. Both activities require processing to ensure a clear link between the opener and the objectives and content of the remainder of the session. There are example questions to guide processing in the facilitator notes, but facilitators should develop additional processing questions as they feel appropriate.

Following the opener, the facilitator will lead a discussion on marketing to provide an overall context for both target markets and effective promotion, the two key topics for this segment. The facilitator avoid discussing the marketing mix in an academic sense only and should try to ensure the marketing mix is translated to the AFI IDA Project context on each and every point, including concrete examples whenever possible. The marketing segment will conclude with a discussion of the promotional funnel and AFI Project time limits. These are critical planning tools and should not be skipped under any circumstances.

The remainder of the discussion focuses on the seven-step recruitment plan. There are activities built into the presentation of this tool to ensure participants clearly understand the concepts presented in the recruitment plan. Facilitators may cut out specific activities as appropriate depending on time parameters.

The session should conclude with a reinforcement to use the worksheets contained in the materials to plan an effective recruitment strategy for an AFI Project.

Purpose

To provide training participants with a methodology for identifying and describing their AFI Project's target markets and for developing an efficient and effective promotional plan to reach and recruit members of their target markets into their AFI IDA Projects.

Objectives

By the end of the session, training participants will be able to

1. Define marketing and describe its relationship to designing and operating an AFI Project.
2. Explain and apply the marketing mix.

¹ This module is one of several developed by the Office of Community Services to help Assets for Independence Demonstration Program grantees to increase their implementation capacity. This and other module workbooks, slide presentations, and facilitator notes may be accessed, free of charge from the AFI home page: www.acf.hhs.gov/assetbuilding, or by contacting the AFI Resource Center: afiprogram@acf.hhs.gov or 202-401-4626. Please let know if you use these materials or have suggestions to improve them to benefit the field.

3. Define recruitment and understand why AFI Projects and IDA programs have had difficulty recruiting participants.
4. Explain and apply the seven-step process for developing a recruitment plan.
5. Describe the relationships among: recruitment, AFI Project time limits, account design, and AFI Project Participant retention.
6. Identify and describe target markets and market segments.
7. Differentiate between applying eligibility criteria and targeted recruitment.
8. Differentiate between features and benefits.
9. Construct benefit-centered marketing messages for specific target markets.
10. Describe five promotional strategies and at least one tactic for each, and select those that are most effective to reach target markets.
11. Explain and use two methods for evaluating the efficacy of recruitment plans.

Preparations for the Session

There are multiple activity options contained in this module. Prior to presenting the module, the facilitator will need to review the materials and choose which of the options to use in a given session. The session with minimal options is approximately two hours in length.

Ideally, this session would be delivered in two 75– or 90– minute segments with a break between segment 1 and 2, that is, following the discussion and activities around target markets. This arrangement allows for participation by those attending the workshop and more application to individual AFI Projects within the context of the training.

- ✓ Choose one of the options for an opening exercise.
- ✓ Prepare a flip chart of the funnel found on page 6 in the Participant Workbook.
- ✓ Prepare flip chart instructions for alternatives chosen under Activity #5—5.a., 5.b., or 5.c.
- ✓ For 5.b., prepare Target Market Analysis flip chart grids for each group in advance.
- ✓ Provide large format sheets for activities and group presentations, along with colored markers for each table.

Workshop Map

The following matrix provides time estimates for each workshop component, notes for each component, and references keyed to workbook pages, worksheets, and the slide presentation for this module.

Time Estimate	Activity and Facilitation Notes	Reference Materials
15 minutes	<p>Segment 1: Introduction and Overview of Workshop</p> <p>Activity #1: Opener Option 1: Jingle, Slogan, Poster, or Billboard</p> <p>Instructions</p> <ul style="list-style-type: none"> • Inform each table they are a team. • As a team, they are to develop a poster, slogan, jingle, or billboard to recruit participants to an IDA program. They can use the flip charts or other large format sheets and markers. • Tell them they can make any assumptions necessary to complete the project. • Inform them that they have 7 minutes to complete (give them 10). • Invite each group to present its poster, slogan, jingle, or billboard. • Display them in the room. <p>ASK: Reflecting on the group presentation, which messages resonate most with you? Why?</p> <p>ASK: What information would have helped you do this better? Write responses on a flip chart.</p> <p>Summary and Transition Comments</p> <ul style="list-style-type: none"> ▪ Most of what you have stated is information you would discover in researching your target market. ▪ Having a target market and understanding it is the key to turning potential account holders—anyone who meets the eligibility criteria for your AFI Project—into enrolled account holders and ultimately long-term asset owners (the purpose of the recruitment process). ▪ Identifying your target market, however, is but one part of developing an effective recruitment approach. ▪ Understanding marketing and the way in which target markets and recruitment fit within the marketing process can make you a better recruiter for your AFI Project from the outset. 	<p>No workbook reference</p> <p>PPT 2 Instructions</p> <p>Use FLIP CHART for responses</p>
15 minutes	<p>Activity #1: Opener Option 2: Convince Me (NOTE: BOTH ALTERNATIVES MAY BE USED)</p> <p>Instructions</p> <ul style="list-style-type: none"> • Inform each table they are a team. • As a team, they to develop a message to get the facilitator interested enough to follow up with/inquire about their IDA program or “buy” what they are selling. 	<p>No workbook reference</p> <p>PPT 3 Instructions</p>

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	<ul style="list-style-type: none"> • Inform them that they have 7 minutes (give them 10) to complete the message. • Invite the groups to use flip charts and to be as creative as they want to. • After 10 minutes, each group should then try to convince the facilitator or another team to follow up with their IDA program by presenting their message in a compelling way. <p>ASK: What did your group think would get [me] to buy it? Why?</p> <p>ASK: Which group do you think convinced [me]? Why?</p> <p>ASK: What information would have helped you do this better? <i>Write responses on flip chart.</i></p> <p>Summary and Transition Comments</p> <ul style="list-style-type: none"> ▪ This session is going to focus on how to disseminate information about your IDA program to convince people to enroll in your AFI IDA Project. ▪ As you pointed out, it would probably have been useful to know something about what I needed or wanted before trying to get me to buy. [Note: If this did not come out in the processing, you may consider the following question: ASK: What kind of information would have been helpful to know about me?] ▪ Finding out about me (your target market) and figuring out how to convince me to buy: That is the focus of this session. 	<p>FLIP CHART for responses</p>
	<p>Review Session Purpose, Objectives, and Flow</p>	<p>Workbook Pages 1-2</p> <p>PPT 4-6</p>
<p>40 minutes</p>	<p>Segment 2: Marketing, Promotion, and Coordination with AFI Guidelines</p> <p>Activity #2: Marketing, the Promotional Funnel, and AFI Project Time Limits (facilitated discussion)</p> <p>Introduction</p> <ul style="list-style-type: none"> • Identifying your target markets and recruitment are part of the overall process of marketing. • Marketing as a term is misused and as a concept misunderstood. • Today, we will clear up those misconceptions because marketing is everything in a nonprofit or business. Therefore, today we will emphasize the market context with respect to AFI Projects.. 	<p>Workbook Page 2</p>

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	<ul style="list-style-type: none"> • Go over definitions of marketing. End with: <i>Marketing is planning to have the right product in the right place at the right time at the right price for the right people.</i> <p>ASK: What does “right” mean? <i>Write responses on FLIP CHART</i></p> <p>Review:</p> <ul style="list-style-type: none"> ▪ Marketing Mix ▪ Process as it relates to an IDA Program <p>ASK: What is recruitment?</p> <ul style="list-style-type: none"> ✓ Marketing communications planned to get people informed and interested about your program so they will enroll or get involved. <p>ASK: Where does it fit on the marketing mix?</p> <ul style="list-style-type: none"> ✓ Promotional activity—discuss the reasons this term is commonly used instead of traditional business terms. You can also say IDA program promotion—it’s actually a better term in many ways. <p>ASK: Before starting your recruitment efforts, what do you need to know?</p> <ul style="list-style-type: none"> ✓ Everything else in the marketing mix. <p>[Note: Refer back to how marketing mix relates to the IDA Program and the lists generated during the opener.]</p> <p>ASK: Why have so many organizations had a difficult time recruiting participants into AFI Projects and IDA Programs?</p> <p><i>Write responses on flip chart.</i></p> <p>They may include:</p> <ul style="list-style-type: none"> ✓ Undefined Target Market—trying to reach everyone ✓ Lacking objectives or plan ✓ Understaffing/resourcing the function ✓ Ineffective messages or materials ✓ Relying on Word-of-Mouth (WOM)—they’ve heard it works so well ✓ Lack of information/understanding/experience with marketing, marketing communications, and recruitment 	<p>PPT 7 Definition of Marketing</p> <p>FLIP CHART for responses</p> <p>PPT 8</p> <p>PPT 9-10 Workbook Page 3</p> <p>PPT 11</p> <p>Workbook Page 4</p> <p>PPT 12</p> <p>FLIP CHART for responses</p>

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	<ul style="list-style-type: none"> ● Review funnel by facilitating discussion. <p>ASK: How many people do you need to reach to get the target number to enroll?</p> <p><i>Write responses on flip chart. Use the following points if they do not come out in group discussion:</i></p> <ul style="list-style-type: none"> ● This is different for different programs ● If already serving people who you will target for your AFI IDA Project, top number is smaller ● If you need to recruit from beyond your organization’s client base, this grows larger ● Will depend on whether or not you have other eligibility criteria ● Will depend on whether or not you are putting out there information by which people can prescreen themselves (pros and cons) ● Will depend on your target market and some of their challenges ● If serving your existing clients, maybe think about needing to reach twice the number of people enrolling ● For most programs, think about 3 to 6 times the number of enrollees. <ul style="list-style-type: none"> ● Go through a few examples on FLIP CHART <p>ASK: How many people do you need to enroll to reach your target for successful account holders?</p> <ul style="list-style-type: none"> ● You will have attrition. Good rates of attrition in an IDA program are about 10% to 20%, i.e., if you enroll 100, you can estimate 10 to 20 dropping out before completing savings, training, and asset purchase. ● A variety of factors affect attrition. [Note: If retention is NOT addressed in another workshop at a given training event, then you may want to take time here to brainstorm the things that cause people to drop out of an IDA Program or an AFI Project.] ● WORD OF CAUTION about over-enrolling—unless you have a lot of experience with financial services and your target market, be careful about over-enrolling at the outset. Review reasons this may not be good practice. <ul style="list-style-type: none"> ● Review Recruitment and AFI Project Time Limits with group. <p>[Note: Alternatively, you can have small groups discuss pages 6 and 7</p>	<p>Workbook Page 5</p> <p>Prepared FLIP CHART</p> <p>FLIP CHART for responses</p> <p>Workbook Pages 6-7</p>

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	<p>and the implications this has for design, implementation, and management of their AFI Project. Once small groups have had a chance to discuss this information, facilitate a discussion about the implications. Use the questions found on the chart on page 7]</p> <ul style="list-style-type: none"> • Review Golden Rule of Account Design 	<p>PPT 13</p> <p>PPT 14 Golden Rule</p>
5 minutes	<p>Segment 3: Developing a Recruitment Plan (facilitated discussion)</p> <p>Introduction</p> <ul style="list-style-type: none"> • Present steps for developing recruitment plan. <ol style="list-style-type: none"> 1. <i>Figure out Target Market/Market Segments</i> 2. <i>Set Recruitment Objectives</i> 3. <i>Determine Features and Benefits</i> 4. <i>Develop Message</i> 5. <i>Figure out How to Promote</i> 6. <i>Implement</i> 7. <i>Evaluate</i> <p>ASK: What is the purpose of your recruitment plan?</p> <ul style="list-style-type: none"> • Go over list on bottom of page 8. • To create interest in order to generate inquiries so you may provide more information and generate eligible applicants, many of whom will transition into account holders (and if you target well at the outset, most should) so they can become asset owners. 	<p>Workbook Page 8</p> <p>PPT 15 Seven-Step Process</p>
30 – to 90– minutes depending on activities chosen	<p>Developing a Recruitment Plan—Step 1: Target Markets</p> <p>Introduction</p> <p>ASK: What is a market?</p> <ul style="list-style-type: none"> • All potential buyers of a product/users of a service. <p>ASK: What is the market for IDAs?</p> <ul style="list-style-type: none"> • People with incomes below 200% of poverty, etc. Eligibility criteria. <p>ASK: What is a target market?</p> <ul style="list-style-type: none"> • A subset of the market or a specific group within the market that have similar characteristics as organization targets to ensure they are both effective and engaging in the design, communication and 	<p>Workbook Page 9</p> <p>PPT 16 Questions</p>

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	<p>delivery of the product or service.</p> <ul style="list-style-type: none"> • Review people example • Be sure participants understand that target markets DO NOT make the program exclusionary <p>ASK: What are examples of target markets you are or may be thinking about serving?</p> <p><i>Write these on FLIP CHART</i></p> <p>ASK: What is the difference between eligibility criteria as set forth in the AFI legislation and a target market?</p> <ul style="list-style-type: none"> • Eligibility criteria describe the characteristics of the whole potential market—this in most cases is too broad a group to serve. • Review Implications of serving everyone in a marketing mix if it is not clear (e.g., return for effort/resources too low; disappointment and bad image in community, etc.) <ul style="list-style-type: none"> • Review eligibility criteria for AFL. <ul style="list-style-type: none"> • TANF eligibility varies from state to state and may include eligibility for services, such as childcare or transportation assistance, in addition to cash payments (welfare). • Income eligibility uses <u>household</u>, not individual, income. <ul style="list-style-type: none"> • Introduce Target Market Analysis Worksheet <p>Discuss three sections</p> <ul style="list-style-type: none"> • Demographic • Economic • TM Analysis <p>ASK: Do you think this information is important? Which information is most important for purposes of recruitment activities?</p> <ul style="list-style-type: none"> • Explain how to use the worksheet 	<p>Workbook Page 10</p> <p>PPT 17-20- Example</p> <p>FLIP CHART for responses</p> <p>Workbook Page 11</p> <p>PPT 21 AFI Eligibility</p> <p>Workbook Pages 12-13</p> <p>PPT 22 Target Market Analysis Worksheet</p> <p>Workbook Pages 12-13</p>

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	<p>Activity #3: Choose one or all of the following alternative small group activities:</p> <p>Alternative #3.a.: Where to Get Information (Small Group)</p> <p>Instructions</p> <ul style="list-style-type: none"> • Have participants get into small groups of 4 to 7. • Assign each group one section of the target market analysis worksheet. <ul style="list-style-type: none"> ○ Demographic ○ Economic ○ Target Market Analysis • Each group should list on a flip chart where and/or how they will find out the information in their respective section of the target market analysis. • Encourage the group to be specific, especially with respect to the “how.” • Have each group present. • Add to the lists as appropriate. <p>Alternative #3.b.: Target Market Analysis (small group)</p> <p>Instructions</p> <ul style="list-style-type: none"> • Randomly assign people into 5 groups from the list of target markets generated previously. [Note: Do <u>not</u> assign a target market focused on a permissible AFI use such as first-time homebuyers] • Instruct participants to complete the target market analysis section of the target market analysis worksheet for the target market they have been assigned. Be sure to explain this is based on their best information about these target markets, and this exercise is only a starting point for understanding a target market. • Provide each table with a prepared target market analysis grid on a flip chart and instruct participants to fill in the grid for the target market analysis they have been assigned. • Allow people about 15 minutes in their small groups to analyze the target markets. 	<p>Distribute prepared Target Market Analysis flip chart grids</p> <p>Workbook Page 13</p>

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	<ul style="list-style-type: none"> • Spend about 3 to 5 minutes for each group reporting out asking for the most interesting pieces of information for each category. • Ask people clarifying questions and invite other participants to do so. • If possible, provide a story about some characteristic or resources of each target market in practice not identified by the small groups. <p>ASK: Was it easy or hard to complete the analysis? Why?</p> <p>ASK: Would marketing communications be different from one of the target markets to another?</p> <ul style="list-style-type: none"> • What about the content of the message – the point of it, the language used, symbols used? • What about the way the message is delivered – writing or verbal (brochure, presentation), directly or indirectly (referral, direct mail), individually or in a group? <p>ASK: Would program design or implementation be different from one of the target markets to another?</p> <ul style="list-style-type: none"> • What about the IDA, the account? • What about the services offered, required? • What about the financial education – content (topics, language and literacy), delivery (class or computer, timing, location, special resources, etc.) <p>ASK: Do we know everything we need to about each of these target markets in a local context?</p> <ul style="list-style-type: none"> • Point out that if we want to serve a target market we need to know everything we can. This is one of the areas where a good community assessment is critical. <p>Alternative #3.c.: Market Segmentation (Presentation)</p> <ul style="list-style-type: none"> • Explain market segmentation • Go through picture example • Explain worksheet 	<p>PPT 23-27 Market Segmentation Example</p>

Time Estimate	Activity and Facilitation Notes	Reference Materials
	<p>Summary and Transition Comments</p> <ul style="list-style-type: none"> ▪ For many of you, AFI provides some guidelines about whom you can serve, but these guidelines are extremely broad. Even in an AFI Project, you need to identify target markets. ▪ Once you have identified your target markets, having clear, first-hand information about their needs based on the potential participants themselves is central to a well defined and well developed AFI Project. ▪ Every AFI Project element should be designed or selected with the needs of the target markets as the primary driving force. 	<p>Workbook Page 14-15</p>
<p>30 to 60 minutes depending on activities chosen</p>	<p>Segment 4: Developing a Recruitment Plan–The Rest of the Plan</p> <p>Step 2: Set Recruitment Objectives</p> <p>ASK: What is the overall goal of recruitment?</p> <ul style="list-style-type: none"> • To create interest in order to generate inquiries so you may provide more information and generate applicants, many of whom will transition into account holders (and if you target well at the outset, most should) so they can become asset owners. <p>ASK: What is your overall recruitment goal? <i>Instruct them to write it on page 16.</i> <i>Record on flip chart if desired for discussion and examples to reference in subsequent discussions.</i></p> <p>Define objectives using SMART framework</p> <ul style="list-style-type: none"> • Specific, Measurable, Achievable, Results-Oriented, Time-Bound statements that indicate interim progress toward achieving goal for recruitment. <p>Go over example of yield from stage to stage in recruitment process.</p>	<p>Workbook Page 16</p> <p>PPT 28</p> <p>FLIP CHART for responses</p> <p>PPT 29 SMART</p> <p>PPT 30 Example</p>

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	<p>Explain the following:</p> <ul style="list-style-type: none"> • Objectives guide your choice for promotional strategy and tactics. • Objectives provide benchmarks to help you see if your choices and their implementation are effective.. • Objectives help you use resources efficiently. • Note: the example uses an usually low attrition rate, but the better the marketing, the lower the attrition and waste of resources. • Give people time to write own objectives if appropriate on page 16. • Solicit some examples for discussion. <p>Step 3: Determine Features and Benefits</p> <ul style="list-style-type: none"> • Put up list (on PPT) and ask group to determine whether each item is a feature or a benefit. • Go over definition of benefits and features. • Ask participants to apply the definitions of features and benefits to their own AFI Project designs. <p>Step 4: Develop Marketing Messages</p> <p>Introduction</p> <ul style="list-style-type: none"> • Explain that a message IS NOT a slogan. It's what you want people to take away from promotional materials (but a snappy slogan or project name can help with promotion and recall). 	<p>Workbook Page 17</p> <p>PPT 31 Features and Benefits List</p> <p>PPT 32 Definitions: Features and Benefits</p> <p>Workbook Page 18</p>

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	<p>Activity # 4: Drafting a Marketing Message</p> <p>Instructions</p> <ul style="list-style-type: none"> • Have participants stay in groups from target market segmentation work. • Instruct groups to develop a marketing message for the target markets they analyzed in the target markets section of the session. If they did not do this, develop mini-cases with target market descriptions for each group to use to develop a marketing message. • Encourage groups to use flip charts or sheets. • After 10 minutes, ask each group to present its target market and the message it created. • Ask participants to assess the effectiveness of messages and to explain their reasoning. <p>Step 5: Determine Best Ways to Promote Your Project: Strategies and Tactics</p> <p>Introduction</p> <ul style="list-style-type: none"> • Go through the 5 strategies of promotion • Define and give examples (or ask people to share) tactics for each. <ol style="list-style-type: none"> 1. Advertising 2. Sales Promotion 3. Direct Mailing 4. Public Relations <ul style="list-style-type: none"> ▪ Discuss newsworthy—what is newsworthy (page 24) 5. Personal Selling • Go over limitations and strengths of word-of-mouth (page 22) • Explain that two key pieces of information from the Target Market analysis will help them figure out best tactics for promotion; <ul style="list-style-type: none"> ▪ Where they tend to spend their time ▪ Where and how they get their information • Choose one of the two following options to provide application exercise for promotional strategies. 	<p>PPT 33 Instructions</p> <p>Workbook Page 19</p> <p>FLIP CHART for responses</p> <p>Workbook Pages 20-21</p> <p>PPT 34-35 Promotional Strategies</p> <p>PPT 35-42 Key Pieces of Information</p>

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	<p>Activity# 5: Tactics Option 1: Instructions</p> <ul style="list-style-type: none"> • Have group complete the Promotional Tactics chart on page 22 with the target market and message they developed in the previous portion of this session. • See which group can come up with the: <ul style="list-style-type: none"> • Most ideas • The most creative ideas • The lowest-cost ideas • The ideas with the most return for the investment <p>Activity# 5: Tactics Option 2:</p> <ul style="list-style-type: none"> • Have people list as many ideas as possible under each promotional strategy in groups. • See which group can come up with the: <ul style="list-style-type: none"> • Most ideas • The most creative idea • The lowest-cost idea • The ideas with the most return for the investment • Go over some of the lessons learned from the IDA field. • Review Recruitment Plan Worksheet on page 25—a place to pull all pieces of the recruitment plan together. • Ask participants to note briefly any thoughts they have for each category of the worksheet for their own projects for review after the workshop. <p>Step 6: Implement</p> <ul style="list-style-type: none"> • Discuss translating the plan into action. • What does implementation involve? <ul style="list-style-type: none"> ○ Who does what? ○ What materials need to be developed and produced? ○ Who needs to understand the Project goals, requirements and the message? 	<p>Workbook Page 22</p> <p>PPT 36</p> <p>PPT 37</p> <p>Workbook Pages 23-24</p> <p>Workbook Page 25</p> <p>Workbook Page 26</p> <p>PPT 38</p>

Time Estimate	Activity and Facilitation Notes	Reference Materials
	<ul style="list-style-type: none"> ○ How will you handle responses to your message? ○ Do you have in place the necessary forms, policies and procedures, and data collection means? ○ Does everyone involved understand them? <p>Step 7: Evaluate</p> <p>ASK: Why is it important to evaluate your recruitment plan? <i>Write responses on a flip chart.</i></p> <ul style="list-style-type: none"> ● You can determine whether or not what you are doing is effective. ● You will be able to cut out things that may be wasting both time and money. <p>ASK: What are some ways you can think of to evaluate the efficacy of your recruitment plan? <i>Write ideas on FLIP CHART</i></p> <p>Summary and Transition Comments</p> <ul style="list-style-type: none"> ● Insert appropriate summary and transition to next module, if appropriate. ● Ask if there are any additional questions or any points that were not clear. ● Encourage participants to be comfortable with making changes in response to data from market analysis or from implementation results. ● Encourage participants to contact the AFI Resource Center if they would like to discuss their AFI Projects. 	<p>Workbook Page 26</p> <p>FLIP CHART for responses</p> <p>FLIP CHART for responses</p> <p>PPT 39</p> <p>PPT 40</p>