

Guide to Financial Education Fairs

There is increased interest in the financial education and literacy of Americans. Studies consistently show employees look to their employers for financial education and trust the information they receive in the workplace. The Retirement Financial Literacy and Education Strategy outlines the roles of OPM, employing agencies, and employees. Employing agencies have the primary responsibility for the delivery of retirement financial education to their employees and for supporting financial literacy. We want to bring together the basic information about the benefits provided by the Government, as an employer, and the broader financial educational needs of employees.

Our goals for the financial fairs are to provide financial education information to employees and to show the Federal government can be a model for large employers in improving the financial literacy of their employees.

The purpose of this guide is to provide you with suggestions on how to plan a successful financial education fair and provide guidance on the process. Fairs can be a lunchtime event consisting of seminars with speakers and an exhibit area with individuals handing out information or answering employees' questions. Depending on your needs and space capability your fair can consist of multiple speaker sessions and several exhibit booths. If space is limited, you can do just exhibits or seminars. Whichever way you decide to go, this guide will provide valuable information for your planning.

This guide includes a planning checklist, an appendix of resources listing organizations that can provide speakers and/or exhibitors, a list of potential workshop topics, suggested publicity and promotion ideas, and fair evaluation forms. We stand ready to answer your questions and help you plan your event. If you need help, call our office, Benefits Officers Training and Development Group at 202-606-0788 or email at benefits@opm.gov.

Don't Reinvent the Wheel!

There is a wealth of financial education materials and programs – course materials, websites, brochures, newsletters, etc. that have been developed by Federal agencies such as the Federal Reserve System, the Federal Deposit Insurance Corporation (FDIC), and the Department of Agriculture Cooperative Extension Services. In addition, numerous non-profit organizations such as the American Savings Education Council (ASEC), InCharge Education Foundation, and the National Endowment for Financial Education (NEFE) have also developed excellent resources that are available at little or no cost.

OPM has partnered with these organizations and others to make their resources available to agencies either as speakers for financial education fairs and/or as exhibitors to provide written materials for distribution.

Included in this guide is an appendix with a list of partners (with descriptions of who they are, what they have to offer and how to contact them) OPM currently has as available resources to agencies. We will continue identifying other agencies and non-profit organizations to create a network of partners agency benefits officers can call upon to assist them in serving their employees.

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Key Elements of a Financial Fair

There are four main elements to planning and conducting a successful Financial Education Fair. Each of these elements is discussed in this guide. They are:

Program Planning
Publicity
Day of the Fair
Evaluation

To assist you in this process, we have attached a checklist “Making it Easy to Keep your Financial Fair on Track” (attachment 1) to help with the planning of your Financial Education Fair. It covers selecting your speakers, coordinating exhibits, tracking equipment needs, printing invitations/flyers, etc. This checklist is separated into tasks that need to be accomplished at different intervals before, during and after the event. It can assist you in staying on track from the beginning of your planning to the day of your event.

Planning the Program

Recruit people to work with you in planning the program. You may want to consider presentations/seminars and exhibits. Gather suggestions for presentation topics, possible speakers and/or exhibitors. The purpose of your financial fair is to educate employees.

Format of Fair

Financial Education Fairs can be a group of exhibits or a group of exhibits as well as seminars. Determine format based on the needs of your audience and space to hold the event.

Seminars

Seminars generally run for 45-50 minutes allowing 10-15 minutes for questions for a total of 50 to 65 minutes.

Choose a variety of topics to accommodate different interests and levels of experience. Identify seminar topics based on questions your employees ask, results of any surveys, or requests. Don't have topics too broad in scope. Topics to consider include: Manage Family Finances & Create a Spending Plan; Smart Saving for College; Identity Theft – What's it all About?; Get a Pre-Retirement Savings Goal; and Credit Reports – Why are they Important!

Employees will find it easier to select a seminar if you don't have more than two or three choices in the same time slot. If you anticipate a great deal of interest in a topic, you could repeat the same topic in a second time slot. Alternatively, you can have different topics during a second time slot. A sample seminar schedule (attachment 2) is included to give you ideas.

Seminars are effective when presenters have handouts to follow along with a slide presentation. But do not have just a handout of the slides. Many people take notes and look at charts and slides to reinforce what they are hearing. Most people won't want to hear a lecture. The audience will want time to ask questions. You should plan on at least 10-15 minutes for questions in each seminar.

No commercials or prospecting are allowed. No one can promote a specific product, firm, or service. "Ground Rules for Speakers/Exhibitors", (attachment 3) assures everyone knows the rules. Make sure the ground rules are given to the speakers before the seminars and reemphasize the rules on the day of the event.

You will be contacting your speakers at various times during the planning phase of the program. Use the "Speaker Information" (attachment 4) to keep you on track with those individuals to ensure all details are covered.

To ensure your seminar speakers stay on track and stay to the time, designate a moderator in each seminar room. The role of the moderator is to introduce the speaker, be a timekeeper, distribute and collect evaluation forms, and assist as needed. Included is a "Memorandum to Moderators" (attachment 5) which describes their duties.

Right before the speaker is introduced, the moderator should take a few minutes to thank the audience for coming, explain how the questions and answer format will work, point out microphones for the audience, and introduce the first speaker. This is also a good time to remind people to fill out their evaluations before they leave.

Moderators will keep speakers to the time limit and allow time for questions and answers. You want to ensure important points are conveyed but allow time for your audience to ask general questions. Personal questions should be discouraged during the presentation time but can be addressed after the session – make sure speaker is willing to stay to address personal questions.

Exhibits/Display booths

Some organizations have display signs, banners, or back drops to identify their organization. Simple booths can be little more than a six or eight foot table covered by a tablecloth and wrapped with a skirt. More elaborate displays may need access to electricity and telephone lines to accommodate videos or computers. Ask about this when contacting the organizations. You will want to situate these booths in areas close to a power source. Contact your Building Services office to determine what you need to do to reserve the needed space and any other requirements.

Be sure the organization knows brochures and other handouts should be educational and objective. Make sure there are enough to go around. Remember, selling of any product is prohibited. Provide the exhibitors with a copy of "Ground Rules for Speakers/Exhibitors"

(attachment 3). Send organizations the address for advance shipping of their materials and make sure there is plenty of storage space.

The booths can be set up in the main lobby or anywhere else the attendees would likely congregate. You want good traffic flow. Generally reserve at least a 30 minutes before the program begins for exhibitors to set up their booths.

You need to keep track of exhibitors. This way you know how many tables to reserve or if you have limited space, know when you have reached your limit. Use the chart “Exhibitor/Booth Information” (attachment 6) to indicate any special requests from an organization to ensure proper layout of the area. For example, an organization needs an electrical outlet; you want to place that booth in that location. List follow-up contact information for reminder emails, etc.

Location - Setting a Time and Place for your Financial Fair

Determining an ideal location for your financial fair is critical to the success of the event. You also need to consider the time and day of the event to ensure maximum attendance.

Time of Day

Conducting a fair throughout the lunch period gives employees the most flexibility. Starting the fair at 11:00am and ending at 2:00pm allows employees to participate during their lunch period and also allows for additional time with supervisor’s permission.

Date

Mid-week days are better than Monday or Friday due to many employees working an alternative work schedule.

Location

The location for your financial fair is very important. Keep seminars in close proximity to the exhibit area. Employees should be able to visit the exhibit area without difficulty at the conclusion of the seminar. Logistically it is easier to coordinate the event when both the seminars and exhibit area are close together. Factors to consider when planning a fair include room, display booth and accessibility.

Room –

The availability of suitable rooms will be a factor in planning your seminar schedule. The size of the room will determine how many people can attend each session. If the speakers will be using audio-visual aids, such as PowerPoint, make sure that the lighting in the room can be controlled. If the room or the size of the audience is large, plan on using a microphone. Provide large, easy-to-read signs to direct people to the room locations. Signs are especially critical when seminar rooms are on different floors of the building. You may also want to include a handout with directions to the seminar rooms, or post greeters at the entrance to escort visitors to the proper location.

Accessibility –

When planning a location for your fair, you need to consider attendee, speaker and exhibitor accessibility. Find out through the building security office what procedures need to be followed for entry of all individuals involved with the fair. Make sure space is accessible to special needs individuals and if sign language interpreters are needed for seminars, schedule to have them present. Consider using GSA's Captioning Service "Relay Conference Captioning." Relay Conference Captioning (RCC) is a free service to all Federal Employees and is dedicated to providing functional equivalency to deaf and hard-of-hearing participants in conference calls and/or multi-party calls. RCC provides live, real-time text streamed to an Internet-connected computer anywhere in the world. Go to <http://www.fedrcc.us/FedRcc/About.aspx> for more information about this service.

Display booths –

Make sure you have reserved enough space for your exhibitors. High traffic public space such as a building lobby allows for easy flow of attendees. Make sure there is storage for advance shipping of materials. If display booths are in a separate location from the seminars, make sure signs are displayed to direct people to the various locations.

Publicity

Publicity is key to any successful event. You want to do as much as you possibly can to publicize your event. The timing of your publicity is also critical. You want to advertise far enough in advance for employees to plan on attending. Your campaign to advertise your event should include notices to employees through emails and flyers/posters. Consider announcing the event in a variety of ways, such as in an employee newsletter, a blast voice mail, or on your agency intranet page.

Notice to employees

Your invitation must highlight key points. List any seminars that will be offered and if doing a display fair, who will be there. Tell employees how to register to attend, if needed. Most importantly, make it clear why they should attend.

Make sure employees receive the invitations early enough so they have time to adjust their schedules, but not so early that they forget about it. Be sure to follow up the initial announcement with a reminder or two. Send out a reminder a week before and the day before. Encourage supervisors to allow time away from the office to attend the event. An example employee notice (attachment 7) is included.

Flyers/Posters

There are many places where you can place flyers/posters to advertise your event. Visual advertisements of the event bring interest to the event. The obvious places to post flyers/posters are cafeteria, lobby, and by elevators on each floor. Some buildings even have post-it boards in the restrooms for notices. Keep your flyers to a single page. Make them eye-catching from a distance. Advertise the event early enough so individuals can plan to attend.

Day of the Financial Education Fair

There are several tasks that need accomplishing the day of the event. You want to arrive at your location several hours prior to your event to make sure the space you reserved is set up as you requested. You want to go over last minute details with your volunteers; discussing such items as sign-in sheets, handout materials, evaluation forms, location of seminars, rest rooms, etc. There should be a volunteer(s) in place to greet your speakers, exhibitors and your attendees. You also want to make sure you have an easily identifiable box or other container for collecting evaluation forms.

At the end of the event, thank all speakers, exhibitors, volunteers and organizing members for their participation in the financial fair.

Evaluation

You want to evaluate the success of your financial education fair. Feedback from your attendees is important for planning future events. Evaluation forms should include areas for feedback on the topics covered, the speakers' information and their ability to present the information effectively and space to include possible future topics. Evaluations are also important to collect data for your financial education program performance measures.

Evaluations

Use an evaluation form to get feedback from the audience. Have evaluation forms for each seminar as well as the Educational Fair. The best forms have a check list plus one or two open-ended questions. We have attached samples of each evaluation form (attachments 8 and 9) for your use. If you can print it on brightly-colored paper, it will stand out in the packet of materials. The moderator can remind people to “turn in the pink evaluation form”. After you tabulate and summarize the evaluations, the presenters will appreciate getting a copy to follow-up on comments and suggestions for improvements.

Hand out separate evaluation forms at each of the seminars. Employees don't like paperwork any more than anyone else so keep the evaluation forms short and easy to complete. It is also a good mechanism to find out what employees are interested in for planning future topics for sessions.

Placing the evaluation forms on the chairs before the seminar is a good idea. Have the moderator or speaker point them out during introductory remarks and explain that there are separate evaluations for the fair and each seminar. You may want to distribute the evaluation form for the Fair separately to employees to complete after the fair.

Make sure people know how important their opinions are and where to return their completed forms. Employees do not have to sign the evaluations.

After the event, use the evaluations to plan the next steps. Determine what went right and what went wrong. Make a list of any topics the employees indicated they want to hear about at any future financial fair. Provide feedback to your speakers based on the

evaluations submitted in the seminars.

Attachment 1

Checklist: Making it Easy to Keep Your Financial Fair on Track

Use this checklist to help with the planning of your Financial Education Fair. You may think of other details to add, but this can be a starting point for your time schedule. Remember, each fair is different. You may need to modify this checklist to suit your needs. Use this as a guide to get started in developing your own unique checklist.

8 - 12 Weeks in Advance

- ___ Recruit a Planning Committee
- ___ Schedule a meeting or telephone conference call to discuss the following:
 - ___ Make sure everyone understands the purpose of your financial fair.
 - ___ Discuss how to reach your intended audience of individual employees.
 - ___ Gather suggestions for a meeting location.
 - ___ Decide on the day and time.
 - ___ Determine a budget for expenses (if needed) -- such as room rental, refreshments, printing, mailing, and audio visual equipment -- and decide who will pay for each expense.
 - ___ Draft a program schedule with suggestions for topics.
 - ___ Identify people who will speak at the meeting and check their schedule for available dates.

6 - 8 Weeks in Advance

- ___ Reserve location with a written contract detailing all services and costs (if needed).
- ___ Confirm speakers.
- ___ Finalize program.
- ___ Design and print invitations.
- ___ Send confirmation letter to speakers and those who plan to set up booths. Include details of the event, including agenda, telephone number at site, parking, arrival time, and other logistics. Follow up with a phone call to see if they have questions.

3 - 4 Weeks in Advance

- ___ Mail invitations and distribute fliers.
- ___ Make sure you have enough copies of brochures and other handout materials.
- ___ Confirm audio visual requests with speaker(s) and seminar presenters.
- ___ Confirm moderator and prepare introductory remarks.
- ___ Prepare signs directing people to the event or seminars.

1 - 2 Weeks in Advance

- ___ Check the number of reservations to determine the size of the expected audience.
- ___ Make arrangements for videotaping and a photographer, if you want a record of the event.
- ___ Confirm all arrangements for how the site is to be set up, including:
 - ___ speaker's podium
 - ___ seating arrangements
 - ___ registration table
 - ___ handouts
 - ___ handout materials
 - ___ microphones
 - ___ refreshments
 - ___ water for speakers
 - ___ signs
 - ___ name tags (if applicable)
- ___ Prepare evaluation forms.

Day of the Financial Fair

- ___ Arrive on site several hours before your fair to make sure the space is set up as you requested.
- ___ Train volunteers who will work at the registration table. Discuss: sign-in sheets, handout materials, evaluation forms, and room locations, including rest rooms and telephones.
- ___ Have a bright box at the registration table for collecting program evaluations, or arrange to collect them in the meeting room.
- ___ Thank all speakers, exhibitors, and organizing members at the end of the program.

After Your Fair

- _____ Review and tabulate the evaluation responses.
- _____ Send a brief report to everyone on your Planning Committee. Tell them what went well and what could be improved.
- _____ Send “thank you” letters to all speakers, exhibitors and planning committee members.
- _____ Think about your next financial fair.

**Attachment 2
Sample Schedule**

Time	Event	Responsible organization
11:00 - 11:10	Welcoming remarks	
11:10 - 11:50	Keynote presentation on home ownership	
12:00 - 12:50	Concurrent presentations:	
	Building a spend plan and using credit wisely	
	ABC's of smart investing	
	Thrift Savings Program	
1:00 - 1:50	Concurrent presentations:	
	Building a spend plan and using credit wisely	
	ABC's of smart investing	
	Getting the right mortgage	
10:30 - 2:30	Financial fair	

Attachment 3

The following ground rules are provided as a sample. They are intended to emphasize that this is an educational event and not a sales or marketing opportunity. You should consult with your agency's General Counsel to see if additional ground rules are needed.

Ground Rules for Speakers/Exhibitors

- Do not promote any particular products, services, professional credentials, firms or individuals. Please convey the uniform message that there are many alternatives and wise individuals investigate and understand their options.
- You are acting as a representative of a broad-based professional organization, not your firm. For example, you will be introduced as "John Doe, representing the Securities Industry Association." NOT "John Doe from XYZ Company."
- Do not distribute business cards or other materials with the name of your company or your business address on them, even if you are approached by an attendee.
- Participants may not claim that they are endorsed by the sponsoring agency.

Attachment 4

Speaker Information

BY (date):

- Provide a copy of your final script, handouts, and visual aids (slides, etc.) to the (insert your office here).
- Also give us a list of any audiovisual equipment that you may need so we can make arrangements for it. For example, do you need an LCD projector? Screen?
- Your seminar is 50 minutes long. A moderator will be designated to be sure you end on time. Don't plan to talk for 50 minutes, be sure to allow time for questions.
- Participants will be adults, and they may be experienced savers. They will appreciate the opportunity to be actively involved in the seminar through discussion, questioning, and other activities. Consider alternatives to the "lecture" format. You may want to distribute an outline of the presentation, or a resource list for future study, or a list of questions they should ask financial planners. Don't forget to provide copies of all handouts in advance to this office.
- A moderator will introduce you and stay in the room for the seminar if you need any assistance. We will also be collecting evaluation forms from the participants at the end of the seminar. You should allow a few minutes at the end for them to complete the form.
- We will include a written disclaimer that your presentation and handouts do not necessarily represent the views of this agency or its staff. The disclaimer reads as follows:

“This office does not endorse the individuals or organizations sponsoring these seminars. Their statements may not necessarily reflect the views or opinions of this office, its members, or its staff.”
- This is an educational event. You must agree to the ground rules.

Attachment 5

Sample Memorandum to Moderators

TO: Moderators

(Date) (Name of Seminars)

(Time)

Thank you for being a moderator at (organization's) financial education fair. Below are your duties to carry out during the fair.

- Review the attached ground rules. These were sent to all speakers in advance. Let us know if any speakers violate these terms, and intervene if necessary.
- Introduce the speaker at the exact time the seminar is to begin. You don't need to read a bio, even if the speaker gives you one. You only need to identify the speaker by name and the organization that they represent. A script is included for your use during the seminar.

Remember: The speakers are NOT representing themselves or their firm and they may NOT give out business cards. For example, in your introduction you should say: "Today's seminar on "xxx" is presented by Jane Doe, from the ABC Association, one of the partners for the Financial Literacy and Education.

- Restate the disclaimer:

"This office does not endorse the individuals or organizations sponsoring these seminars. Their statements may not necessarily reflect the views or opinions of this office, its members, or its staff."

- Distribute (before the program begins) and collect evaluations (as people leave.) Remind the audience at the end that you are collecting the forms.
- Assist in distributing handouts, if necessary. Pick up a copy of any handouts for our files. Put them in the envelope with the evaluations.
- Count how many are in the room, and put the number on the outside of the envelope. Return the envelope to (insert name).
- Show latecomers to empty seats, urging others to move over, if necessary. The volunteers at the Information desk will have a list of people who registered for each seminar (if using one). However, some people are likely to come into the room who has not pre-registered. As long as space is available, don't worry about it.

- Give the speaker a five minute warning and end the session, if necessary, promptly when the time is up.
- Please complete an evaluation sheet yourself and return your form along with the attendees' forms in the envelope provided. Please include your name on the form so we know it was a staff evaluation. We value your opinion and comments. Thanks.

Script for Moderators – This script should be tailored to meet the needs of your agency.

Good morning (or afternoon). I am your moderator for this session on (give title of session). Today's speaker is (identify speaker by name) from (give organization they represent), one of the partner's for Retirement Financial Literacy and Education.

The following two paragraphs need to be said if the speaker is not from a Federal government agency.

Mr./Ms. (speaker's name) is not representing (himself/herself) or their firm and he/she may not give out business cards.

This office (or name of agency) does not endorse the individuals or organizations sponsoring these seminars. Their statements may not necessarily reflect the views or opinions of this office, its members, or its staff.

Due to the limited time for this session; please hold questions to the end of the presentation.

You were given an evaluation for this session. We would appreciate your feedback on the speaker and the topic. Please complete the evaluation and (leave at the back of the room, drop in the box provided – decide what you want to do with them and insert that information here).

Thank you for coming and we hope you enjoyed the session.

Attachment 7
Example Employee Invitation

The Office of Personnel Management is sponsoring a financial education fair for Federal employees in the Richard B. Russell Federal Building on June 16, 2004

The financial education fair will be an opportunity to hear leading speakers on financial topics you care about. There will also be financial education exhibitors. Exhibitors and speakers will be from Federal agencies and representatives of broad-based professional organizations. This will be an opportunity to learn and ask questions from experts. No one will try to sell you anything.

The fair will run from 11 AM to 2 PM in the Strom Auditorium and lobby area of the Richard B. Russell Federal Building. We will also have 4 workshops on financial education topics. The planned topics are:

Get a Pre-Retirement Savings Goal and Save for Your Future™

Discover how to plan for a comfortable and active retirement using the Ballpark Estimate® worksheet and other Choose to Save® educational tools.

Manage Family Finances and Create a Spending Plan

Learn to better budget your money, reduce your debt, use credit wisely, and build wealth.

Smart Saving for College

Learn about 529 plans and other college savings options.

ID THEFT--What's It All About?

Learn how to minimize your risk or recover from identity theft when bad things happen to your good name.

Mark your calendars and plan to attend.

Supervisors are encouraged to allow their employees time to visit the exhibits and attend the workshops.

**Attachment 8
Evaluation Sample**

(Name of Agency)
Financial Education Fair
(Location)
(Date)

SEMINAR EVALUATION

Please evaluate your selected seminar for its quality and usefulness. Your suggestions and comments will help us in planning future seminars.

Thank you in advance for your cooperation!

Rating Scale

- | | | | |
|-----|----------------|---|--------------------------------------|
| 5 | Excellent | = | Outstanding; superior; exemplary |
| 4 | Very Good | = | Well above average; very competent |
| 3 | Good | = | Above average |
| 2 | Adequate | = | About average; could use improvement |
| 1 | Deficient | = | Definite weakness; inadequate |
| N/A | Not Applicable | = | Does not apply in this workshop |

TITLE OF SEMINAR _____

PLEASE RATE (circle one)

- | | | | | | | | |
|----|--|---|---|---|---|---|----|
| 1. | The Seminar overall..... | 5 | 4 | 3 | 2 | 1 | na |
| 2. | Value of handouts and audio-visual presentations (if any)..... | 5 | 4 | 3 | 2 | 1 | na |
| 3. | The speakers' ability/willingness to respond to questions from the group.... | 5 | 4 | 3 | 2 | 1 | na |
| 4. | Was the level of the presentation appropriate to your needs?..... | 5 | 4 | 3 | 2 | 1 | na |

ANY COMMENTS OR SUGGESTIONS? (use back of sheet if needed)

Attachment 9

Sample of Feedback form for Financial Education Fair

Financial Education Fair Feedback Form

Please answer the two questions below:

1. The Financial Education Fair was:

Extremely helpful Very helpful Helpful Not helpful

2. What other information would be helpful at future fairs?
