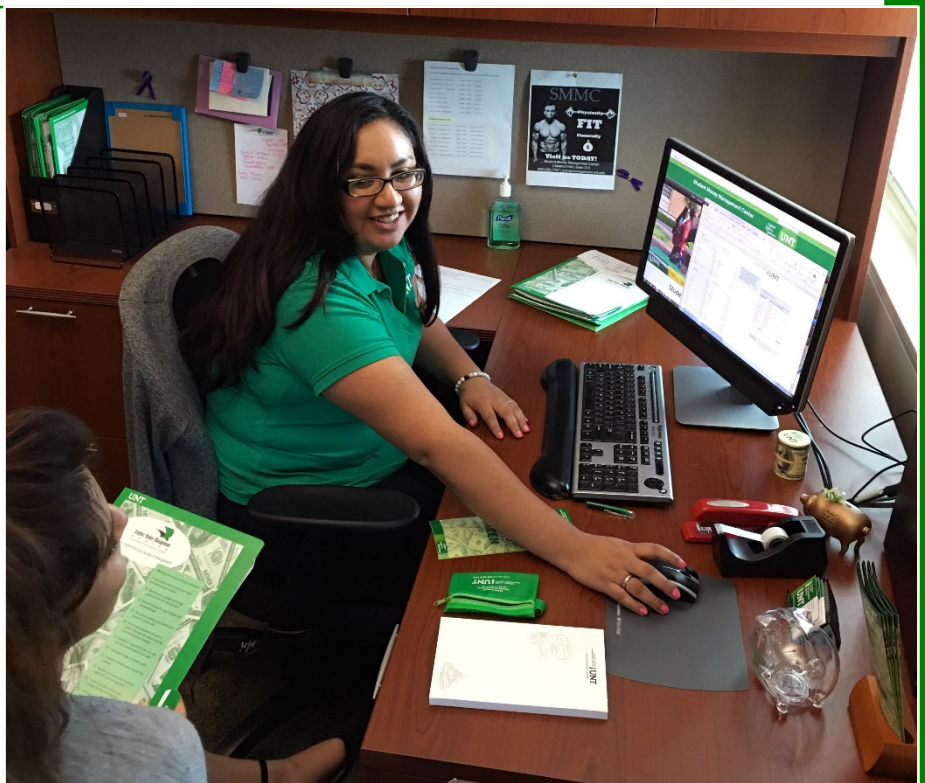


SMMC Mentor Handbook



UNT | DIVISION OF STUDENT AFFAIRS
Student Money
Management Center

We help Eagles soar.
2019



Welcome!

Thank you for your interest to serve UNT students! We are honored to share this experience with you. You will be joining a legacy of service to students that began with a *borrowed* student worker named Chris, who joined our team in the Fall 2005. Building upon the efforts and service of mentors throughout the years we are looking forward to witnessing your professional and personal growth.

Will you be encouraged to leave your comfort zone? **Most definitely.** The center's success cannot be attributed to the efforts or vision of any one person. Rather the center has become a national best practice through the efforts and support team members have provided to one another together. Working and learning together as a team.

We have put together this handbook to provide you with general information to help begin a journey of discovery into the exciting world of serving students through financial education/literacy/wellness. Please know that my door is always open should you have any questions or concerns.

Now get to work!

A handwritten signature in black ink, appearing to read "Paul F. Goebel". The signature is stylized with a large, sweeping initial "P" and a long, horizontal flourish extending to the right.

Paul F Goebel
Director

Our Purpose

We help Eagles soar.

Our Mission

To prepare students to be financially responsible in a rapidly changing world.

Our Vision

Students have the knowledge, resources, and confidence to become financially responsible.

TABLE OF CONTENTS

SMMC Overview	1
SMMC Organizational Chart	4
SMMC 2017-2018 Operating Budget	5
Office Etiquette	6
Job Descriptions	11
Mentor Program Overview	15
Financial Literacy Concept Competencies	16
Training Requirements	17
Mentor Code of Conduct	17
Customer Service	18
Financial Readiness Program (Outreach)	19
Financial Wellness Program (Coaching)	23
Loan Programs	25
Appendix	27

You're going to make a difference. A lot of times it won't be huge, it won't be visible even. But it will matter just the same.

- Commissioner James Gordon

SMMC OVERVIEW

"Tell me and I forget. Teach me and I remember. Involve me and I learn."

-Benjamin Franklin

Overview

The Student Money Management Center, an outreach program administered by the Division of Student Affairs, provides University of North Texas students with student-centered financial literacy services and programs to help them gain the knowledge, skills, and confidence needed as self-supporting adults to make important, well-informed decisions relating to personal financial matters.

1

Since its first semester on campus in Fall 2005, the center has been helping students understand that financial independence begins with financial responsibility. Today, the center's team of four professionals, three peer mentors, and two student workers are serving approximately 8,000 students annually. The center launched its Student-to-Student Financial Success Program in Fall 2008, which has successfully taken the peer-to-peer concept and merged it with the center's mission through an innovative, student-centered, student-driven service model.

In addition to free online resources and educational workshops, the center provides free, unlimited, confidential individual money management, debt aversion and personal financial assessment coaching sessions to students. The center also administers four hardship loan programs.

Mission Statement

To advance excellence in personal financial education to prepare students to become thoughtful, engaged citizens.

Vision Statement

Students will attain financial independence with increased knowledge, awareness, and empowerment.

Research Findings

Research findings and statistics speak for themselves:

- Of the \$1.2T in outstanding student loan debt, approximately \$85 billion is past due.
- Approximately 37 million student loan borrowers with outstanding student loans debt.
- Average amount of student loan debt for the Class of 2011 was \$26,600.

- 57% of public four-year college students graduated with student loan debt.
- 39% of student loan borrowers graduated with unmanageable levels of debt.
- 55% of African American students and 58% of Hispanic students graduated with unmanageable levels of debt.
- 71% percent of low income students graduated with debt, compared to 44% of wealthy students.
- Undergraduates' average credit card debt is \$2,748.
- Graduates' average credit card debt is \$4,776.
- Average credit card debt doubled from \$1,533 among freshmen to \$3,262 among seniors.
- 1 in 10 students will graduate with \$7,000+ in credit card debt.
- 68% of students with loans report using some of these funds for payment for their credit card bills.
- Credit reports are gaining greater acceptance as methodology for scoring potential job candidates.
- 35% of Americans (2014) have debt in collections.
- More than 40% of Texas population (2014) has debt in collections.
- The fastest growing segment of society filing for bankruptcy was people under the age of 25.

SMMC Impact Findings

Findings from students attending coaching sessions:

Academic Progress

- 80.3% of students continued their academic progress.

Grade Point Average

- 48% of students had GPAs greater than 3.0.
- 85.1% of students had GPAs greater than 2.0.

Positive Behavioral Changes

- 31.2% of students scheduled follow-up coaching sessions.
- 83.4% of students completed tasks from their consultation action plans by the deadlines they set for themselves.

Guiding Principles

Guiding principles are the consequence of a business plan intended to inform or shape all subsequent decision-making:

- I. The center serves as an impartial advocate to educate students.
- II. The center treats students as responsible adults.

- III. The center does not represent or promote programs and services of any financial institution or financial planning organization.
- IV. The center provides its services without any hidden fees.

Primary Services The center has created four primary services to enhance the educational experiences of UNT students:

- | | |
|----------------------------|--------------------|
| I. Online Resources | INFORMATION |
| II. Outreach Activities | EDUCATION |
| III. Consultative Services | APPLICATION |
| IV. Loan Programs | RETENTION |



Funding Capital investment is essential to the successful development and expansion of the center’s programs and services. The center’s operating budget is derived exclusively from the Student Services Fee. Grants have been utilized to underwrite the funding for special projects and program initiatives.

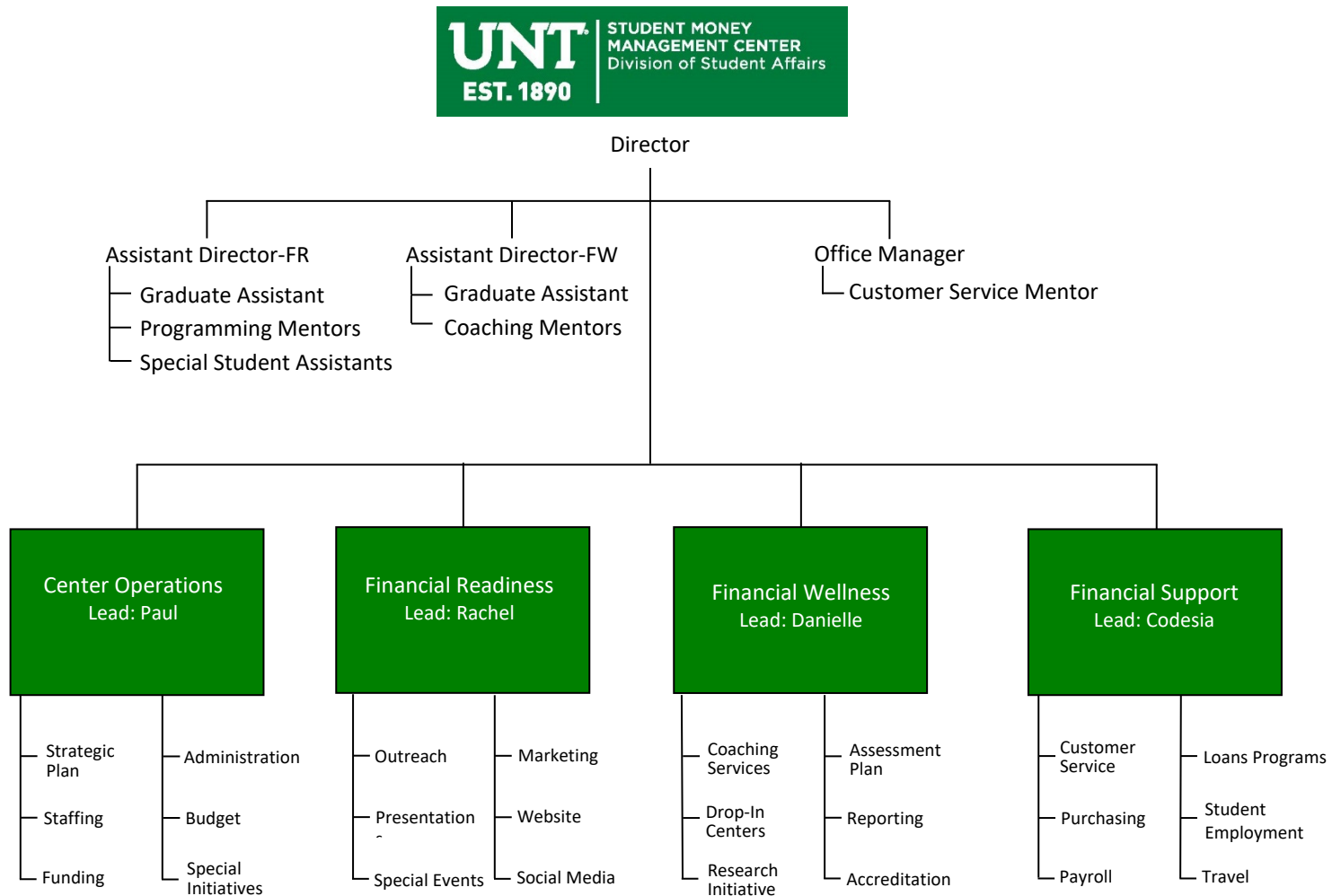
Special Recognition **National Association of Student Personnel Administrators (NASPA)**
Gold Excellence Award

Texas Higher Education Coordinating Board
Star Award of Excellence – *First UNT Department to win!*

Association of Financial Counseling, Planning, and Education (AFCPE)
Outstanding Financial Counseling Center of the Year (2X)
Outstanding Educational Program of the Year

University of North Texas
UNT Outstanding Student Employee of the Year – **ELEVEN YEARS IN A ROW!**
UNT Outstanding Department
DSA Outstanding Program of the Year
DSA Graduate Student of the Year
DSA Excellence in Assessment
DSA Innovation Award
DSA Collaboration Award

SMMC ORGANIZATIONAL CHART



Direct Lines of Reporting

All full-time professional team members report to and are directly supervised by the director. Mentors, interns, and graduate assistants report to and are directly supervised by an assigned placement supervisor. All student employees work under close supervision with medium latitude for the use of initiative and independent judgment.

"Coming together is a beginning. Keeping together is progress. Working together is success."

-Henry Ford

SMMC 2018-2019 OPERATING BUDGET

he center receives 100% of its operating funding from a mandatory Student Service Fee. The center submitted a proposed FY19 operating budget request of \$442,269. The center received confirmation that the SSF committee recommended a funding allocation of \$376,940. Based upon an enrollment of 38,000 students, the center's FY19 budget reflects an annual investment of **\$9.92/student**.

Item	Received
Salaries	
Professional Staff (4)	\$ 203,724
Graduate Assistants (2)	34,183
Peer Mentors (7)	50,343
Payroll Related Costs	63,917
Subtotal (94%)	\$ 355,167
Maintenance & Operations	
Advertising Services	\$ 2,000
Communications	1,000
Consumables	2,850
Food (Local)	2,868
Maintenance & Repair	200
Membership Dues	250
Non-Uniform Clothing	439
Postal Services	150
Printing	600
Promotional Items	4,000
Registration Fees	1,535
Rental – Motor Vehicles	250
Rental Space	100
Sponsorships	500
Subscriptions	226
Travel	4,805
Subtotal (6%)	\$ 21,773
Total (100%)	\$ 376,940

OFFICE ETIQUETTE

CUSTOMER SERVICE

All guests to the suite are to be greeted promptly by any available team member. If you are at the front desk or in the waiting area you may be the first point of contact with a guest. Remember to always welcome the guest and offer your assistance. Readily notify the appropriate team member if needed or do not hesitate to provide any information they may need. If you do not know an answer to their question(s) ask another team member.

Priority is always given to a guest in the suite before phones are to be answered. Do not hesitate to ask a guest to finish their conversation on their cell phone before offering your assistance. Do not hesitate to ask a guest to remove their ear buds before offering your assistance.

Mentors are expected to return all phone messages and e-mails within one business day of the time they were received.

Sample script when answering the phone

Student Money Management Center, this is (mentor name) can I have your id number? _____ what can I help you with today? _____ Do you have any other questions? _____ Thank you for your time, have a great day.

E-MAIL

E-mails are a reflection of the center and will be composed with correct grammar and reflect a professional style when used by a mentor in the course of his/her employment. Misuse or flagrant disregard for adhering to the University's email guidelines are causes for termination.

Mentors will follow the center's standardized format for the signature line in their UNT-affiliated email system:

NAME

SMMC Peer Mentor

940.369.7761 | Chestnut Hall 313

StrengthsQuest® 1 | 2 | 3 | 4 | 5

Inspirational quote/saying



We help Eagles soar.

[Twitter](#) | [Facebook](#)

CONFIDENTIALITY STATEMENT: This electronic message contains information from the UNT Student Money Management Center, may be confidential and is intended to be for the use of the individual or entity named above. If you are not the intended recipient, be aware that any disclosure, copying, distribution or use of the contents of this message is prohibited. If you have received this message in error, please immediately delete the message and any attachments.

OFFICE SPACE

Mentors share work stations throughout the center. By mutual agreement mentors may designate preference for a specific work station/office. **All mentors will be called upon to staff the front desk when needed.** Mentors will maintain their work stations in an orderly appearance, and will ensure all surfaces are clean of clutter before leaving the office every Friday. In addition, recycling cans are to be emptied into the recycling bin in the work room every Friday. Any offensive odors emanating from your trash can needs to be addressed by sealing the can liner and relocating the garbage bag to one of the large garbage cans in the third floor break room (Room 325).

Office supplies are kept in the work room. When using a final item please inform the Office Manager know. The item(s) will be restocked.

DRESS

SMMC employees contribute to the corporate culture and reputation in the way they present themselves. A professional appearance is essential to a favorable impression with students, staff, faculty, administrators, parents, donors, and guests. Good grooming and appropriate dress reflect employee pride and inspire confidence on the part of such persons.

SMMC Leadership Team members may exercise reasonable discretion to determine appropriateness in employee dress and appearance. Employees who do not meet a professional standard may be sent home to change. Full-time employees who must leave work to change clothes will use personal time or vacation time to do so. Student employees will not be paid for that time off.

Basic guidelines for appropriate attire

Basic elements for appropriate and professional business attire include socks or stockings and clothing that is in neat and clean condition. In a business setting, it is never appropriate for employees to wear any revealing clothing, tight or short pants, leggings, tank tops, halter tops, workout clothes, crop tops, low-cut blouses, pants worn below the waist, or any extreme style or fashion in dress, footwear, accessories, fragrances or hair.

Although it is impossible and undesirable to establish an absolute dress and appearance code, the SMMC applies a reasonable and professional workplace standard to all team members. Clothing that reveals too much cleavage, your back, your chest, your feet, your stomach or your underwear is not appropriate for a place of business, even in a business casual setting. An employee unsure of whether their clothing meets the office's dress code guidelines should check with his or her supervisor.

If a supervisor decides that an employee's dress or appearance is not appropriate as outlined in this policy over numerous incidences, he or she may take corrective action and require the employee to leave the work area and make the necessary changes to comply with the policy.

Business Casual

Business casual dress will be permitted on Mondays-Fridays. Mean Green spirit is encouraged on Fridays. Employees should avoid wearing any article of clothing to the office that is excessively worn, frayed, wrinkled, or has any artwork/design/saying that others would find offensive.

SPECIAL NOTE: When presenting workshops, class presentations, tabling events, resource fairs, and special events, **SMMC-branded clothing must be worn.**

Business casual for Fridays is defined as follows:

1. Casual shirts: All shirts with collars, casual crewneck or V-neck shirts, blouses, golf and polo shirts. Examples of inappropriate shirts include dirty or ripped T-shirts, shirts with inappropriate slogans, tank tops, muscle shirts, camouflage and crop tops. In specified circumstances, SMMC-branded T-shirts may be approved and provided for specific events only.
2. Pants: Casual slacks and trousers and jeans without holes, frays, etc. Knit pants accompanied by a long top or jacket (mid-thigh or longer) are acceptable. Examples of inappropriate pants include leggings with waist length tops, camouflage, Spandex or Lycra such as bike shorts, and pants worn below the waist or hip line.
3. Dresses/skirts: Casual dresses and skirts, and skirts that are split at or below the knee are acceptable. Dress and skirt length should be at a length at which you can sit comfortably in public. Examples of inappropriate dresses/skirts include short, tight skirts that ride halfway up the thigh, mini-skirts, skorts, sun dresses, beach dresses, and spaghetti-strap dresses.
4. Footwear: Casual slip-on or tie shoes, dress sandals with heel straps and athletic shoes. Examples of inappropriate footwear include floppy sandals, flip-flops, barefoot, and construction or hunting boots.

Summer Casual

During the summer, when temperatures can be more extreme, a more casual and informal dress code is allowed. The summer casual dress timeframe starts the Monday following Spring Graduation and ends the Monday before First Flight Week begins.

Relaxed summer casual follows business casual with the following exceptions:

1. Shorts: Appropriate length (mid-thigh to the knee), **elevated cloth (chino, cotton), neutral colors.** Examples of inappropriate shorts include dirty, cut-off or ripped shorts, booty shorts, frayed denim cut-offs, Spandex or Lycra bike shorts, and shorts of an inappropriate length or revealing manner.

2. Footwear: Athletic shoes, loafers, flats, dress sandals, and leather deck shoes are acceptable. Examples of inappropriate footwear include flip-flops, beach sandals, barefoot and minimalist shoes.
3. Bathing Suits and Work Out Attire: Prohibited.

Religious Dress and Grooming in the Workplace

Title VII of the Civil Rights Act of 1964, 42 U.S.C. § 2000e, *et seq.*, as amended ("Title VII") protects all aspects of religious observance, practice, and belief, including dress. The law's protections also extend to those who are discriminated against or need accommodation because they profess no religious beliefs. Special accommodations will be extended to employees to adhere to dress and grooming as defined by their religious observance, practice, and belief.

Tattoos and Body Piercings

Under the law, employees have no legal right to show body art in the workplace because it is not considered a religious or racial expression.

Reflection

To best decide whether your clothing, footwear, accessories, fragrances or hair choices are appropriate for the office, ask yourself: "If I'm called into a meeting with the president and his cabinet, would I feel that I am presenting a professional appearance?"

WORK HOURS

Mentors will determine their work schedules with the review and approval of their supervisor. **The first priority for all mentors is to work around their class schedules.** Work Study mentors are not allowed to work during class hours, even if the class has been canceled. Class and work schedules need to be noted on Outlook and updated if changes occur. At the center, earning a paycheck is **always** a secondary priority to academic pursuits and obligations.

Flexibility is encouraged and provided to mentors to adjust their schedules throughout a semester to accommodate class-related responsibilities with advance notice to and approval from their immediate supervisor. Mentors will meet with their immediate supervisor each semester to review and adjust their work schedules once the scheduling of finals has been confirmed.

TARDINESS & UNEXCUSED ABSENCES

It is critical for mentors to be on time when reporting for work and other work-related commitments. In the event that you are going to be late:

- Notify your supervisor immediately. Provide your anticipated arrival time. If supervisor is not available, notify the center's main number. Leave a message if prompted.

- Ensure coverage by another mentor or team member is confirmed if your absence is occurring during a scheduled outreach activity or program.

A pattern of tardy behavior will be addressed as a performance issue with appropriate disciplinary action taken. Unexcused absences or an absence occurring without your supervisor's knowledge are not only a sign of disrespect for your supervisor and team members, they are also unacceptable behavior for any mentor. Two unexcused absences constitute for immediate termination.

REQUESTING TIME OFF

If you are going to need time off please notify your supervisor with as much advance notice as possible. Requested time off should be placed on your Outlook Calendar. Please don't hesitate to ask for time off to study for tests or complete school projects. You are a student first and foremost. If you are sick or have an emergency please call and let your supervisor know that you will be unavailable to work.

TIME KEEPING

All mentors are responsible for entering their time online through the university's electronic timekeeping system. Falsification of information or reporting of hours not worked are causes for immediate termination.

PERSONAL TIME

Mentors will limit their personal communications/class work while at work. In addition, mentors are prohibited from using center equipment for non-work related assignments or tasks. Mentors can easily adjust their work schedules to accommodate personal needs or issues.

If you do not have enough work to keep yourself occupied meet with your supervisor for additional work assignments. At that time it may be necessary for you to adjust your work hours or leave early.

SHARED DRIVE

All mentors and team members utilize a shared drive when creating, updating, and saving documents. The main goal when saving documents to the shared drive is to keep the drive as organized as possible. That being said, there are some simple guidelines that can help when saving items to the shared drive as well as creating new folders.

Labeling

Label a document with year, date, and month (ex. 2010-11-01). Any single digit should have zero before it. Label any items that are works in progress (ex. 2010-11-01 Credit Card Changes FYI – DRAFT). Class presentations should be named with the course id and date (ex. 2010 Spring GEOL 159). Do not abbreviate or try to save space, length of a title is not an issue.

Folders

Events that are reoccurring should have a folder with any resources used, PowerPoint presentations included, and any other relevant documents. Do not delete any folder/documents on the shared drive unless instructed by the Assistant Director-Financial Wellness. Remember once a document is deleted from the shared drive it is GONE FOREVER!

WORK ROOM & BREAK ROOM

Mentors have access to the work room within the center and the break room/kitchen in Room 325 on the third floor of Chestnut Hall. Mentors can store any food item in the refrigerators in the break room only for the day or overnight. Mark the food item(s) clearly with your name, since other colleagues and student workers in other departments have access to the refrigerators in the break room.

Remember to clean up any messes – regardless of whether you caused them or not!

COMPUTER USAGE

The Office Manager will review departmental, divisional, and university guidelines and policies relating to acceptable computer and Internet usage with the mentors. Failure to comply with the guidelines and policies is cause for termination.

SMMC PARKING PASSES

Mentors are **prohibited** from parking in Chestnut Hall's dedicated parking spaces located in the parking lot adjacent to the building during their normal work hours. Upon request SMMC parking passes can be provided to students coming to the center **for services**. Prior approval from either the Director, Assistant Director-Financial Wellness or Assistant Director-Financial Readiness is required. Passes are secured at the front desk. Misuse of SMMC parking passes by mentors is a cause for immediate termination.

JOB DESCRIPTION

A job description is a list of the general tasks, or functions, and responsibilities of a position. Typically, a job description will also include to whom the position reports, specifications such as the qualifications needed by the person in the job, salary for the position, acceptable work hours, and office location. The center also uses job descriptions to post with the Career Center to fill any vacated mentor positions, determine compensation, preferred qualifications, and as a basis for performance reviews.

Mentor Job Descriptions

Peer Mentor-Financial Readiness

Job Function Administrative/Support Services

Job Location Denton – Main Campus | CHNT 313

Job Level Part-time On-campus

Job Title Peer Mentor

Team Affiliation Financial Readiness

Job Description **Purpose of Position**

Peer Mentor-Financial Readiness provides primary support and assistance to the Student Money Management Center’s outreach programming team and secondary support to the center’s coaching services and customer service teams. Be available to work over summer for training purposes.

General Duties

- Provide support to SMMC outreach programming team. 60%
- Participate in outreach activities, workshops, and special events. 20%
- Provide support to SMMC coaching services team. 10%
- Assist with assessment activities. 5%
- Lead general money management coaching sessions with students. 5%

Supervision Received

Direct: Assistant Director-Financial Readiness. Secondary: Director, Assistant Director-Financial Wellness, and Office Manager. Works under close supervision with medium latitude for the use of initiative and independent judgment.

Supervision Given

None

Knowledge, Skills, and Abilities

- Adaptable, genuine, dependable, creative, extroverted
- Excellent written and verbal communication skills
- Knows how to set and attain goals
- Willing to serve as a leader
- Ability to manage several tasks/assignments at the same time
- Proactive attitude with the ability to react to unexpected situations
- Team player
- A sense of humor

Hours

20 hours/week to be arranged

Special Instructions

Please include the hours you are able to work in the cover letter. For more information on the Student Money Management Center visit <http://moneymangement.unt.edu>

Salary \$9 per hour

Peer Mentor-Financial Wellness

Job Function Administrative/Support Services

Job Location Denton – Main Campus | ESSC 110

Job Level Part-time On-campus

Job Title Peer Mentor

Team Affiliation Financial Wellness

Job Description **Purpose of Position**

Peer Mentor-Financial Wellness provides primary support and assistance to the Student Money Management Center's coaching services team and secondary support to the center's outreach programming, and customer service teams. Be available to work over summer for training purposes.

General Duties

- Provide support to SMMC coaching services team. 60%
- Provide support to SMMC outreach programming team. 20%
- Assist with assessment activities. 10%
- Participate in outreach activities, workshops, and special events. 5%
- Lead general money management coaching sessions with students. 5%

Supervision Received

Direct: Assistant Director-Financial Wellness. Secondary: Director, Assistant Director-Financial Readiness, and Office Manager. Works under close supervision with medium latitude for the use of initiative and independent judgment.

Supervision Given

None

Knowledge, Skills, and Abilities

- Adaptable, genuine, dependable, creative, extroverted
- Excellent written and verbal communication skills
- Knows how to set and attain goals
- Willing to serve as a leader
- Ability to manage several tasks/assignments at the same time
- Proactive attitude with the ability to react to unexpected situations

- Team player
- A sense of humor

Hours

20 hours/week to be arranged

Special Instructions

Please include the hours you are able to work in the cover letter. For more information on the Student Money Management Center visit <http://moneymanagement.unt.edu>

Salary \$9 per hour

14

Peer Mentor-Customer Service

Job Function Administrative/Support Services

Job Location Denton – Main Campus | CHNT 313

Job Level Part-time On-campus

Job Title Peer Mentor

Team Affiliation Customer Service

Job Description **Purpose of Position**

Peer Mentor-Customer Service provides primary support and assistance to the Student Money Management Center's customer service and loan processing team and secondary support to the center's outreach programming, and coaching services teams. Be available to work over summer for training purposes.

General Duties

- Provide support to SMMC customer service team. 60%
- Provide support to SMMC loan processing team. 20%
- Assist with reporting and filing activities. 10%
- Provide support to SMMC coaching services team. 5%
- Provide support to SMMC outreach programming team. 5%

Supervision Received

Direct: Office Manager. Secondary: Director, Assistant Director-Financial Wellness, and Assistant Director-Financial Readiness. Works under close supervision with medium latitude for the use of initiative and independent judgment.

Supervision Given

None

Knowledge, Skills, and Abilities

- Adaptable, genuine, dependable, creative, extroverted
- Excellent written and verbal communication skills
- Knows how to set and attain goals
- Willing to serve as a leader
- Ability to manage several tasks/assignments at the same time
- Proactive attitude with the ability to react to unexpected situations
- Team player
- A sense of humor

Hours

20 hours/week to be arranged

Special Instructions

Please include the hours you are able to work in the cover letter. For more information on the Student Money Management Center visit <http://moneymanagement.unt.edu>

Salary

\$9 per hour

"We don't accomplish anything in this world alone ... and whatever happens is the result of the whole tapestry of one's life and all the weavings of individual threads from one to another that creates something."

-Sandra Day O'Connor

Mentor Program Overview

The SMMC Peer Mentors are deeply committed to advancing educational excellence and preparing students to become thoughtful, engaged citizens of the world by providing opportunities and resources for them to strengthen and enhance their money management knowledge, skills, and abilities.

With the support of the center, mentors are cross-trained to serve students in six key areas: outreach, coaching, loan programs, website/social media postings, assessment/publications and administrative support.

Outreach: Students can learn, engage, and practice money management skills in order to meet the changing needs throughout their college experience through this interactive skills event. Each occasion will consist of an educational outreach effort by the mentor along with a personal, interactive service to address the students' questions and concerns.

Coaching: Students can meet and discuss general money matters with the mentors. Each session consists of four sequential phases: Planning, Educating, Engaging, and Reviewing. Mentors will guide students through an educational curriculum tailored to each student enabling them to take independent action to continue on a path of financial independence.

Loan Programs: Students may face an unanticipated financial emergency while at college. The center offers four loan programs to currently enrolled UNT students each tailored to different circumstances.

Website/Social Media: Students can access a variety of distance learning, self-paced training modules through our website as well as stay informed on money management workshops and events through use of our social media.

Assessment/Publications: Assessment is the way that we monitor and evaluate ourselves for both internal and external partners. Assessment involves the collection, compilation, management, synthesis, and presentation of data of the centers major activities, including coaching sessions, loans, workshops, outreach, and internal programming.

Administrative Support: Administrative services provide students with excellent customer service and an overall conducive environment. All mentors work together to support the Office Manager and to ensure the front desk is staffed when needed.

Financial Literacy Concepts Competencies

In the State of Texas, Senate Bill 1590 defines the requirements for personal financial literacy training offered by public school districts and public universities. The bill requires a general academic teaching institution to offer training in personal financial literacy to provide students of the institution with the knowledge and skills necessary as self-supporting adults to make critical [important] decisions relating to personal financial matters; and determine the topics to be covered by the training, which **may** include budgeting, credit cards, spending, saving, loan repayment and consolidation, taxes, retirement planning, insurance, and financing of health care and other benefits.

In addition, the SMMC has aligned itself with the Department of Treasury and Education Commission concepts to provide the foundation for an overarching financial literacy strategy. These concepts include Earning, Spending, Saving, Borrowing and Protection.

Earning aims to establish a basic knowledge of money in the workplace by helping individuals understand their paycheck; teaching about potential employee benefits and taxes; and emphasizing the importance of education as an investment in ones future.

Spending strives to teach the difference between needs and wants, and emphasizes the importance of developing a spending plan, tracking your spending habits, living within your means, and understanding the social and environmental impacts of your spending decisions.

Saving strives to educate on the importance of starting to save early; paying yourself first; understanding and establishing a relationship with the financial system; knowing about financial assets; planning for and meeting your long-term goals; and growing your wealth.

Borrowing strives to instill an understanding that if you borrow now, you pay back more later, and teaches how to avoid the high cost of borrowing by planning, understanding and shopping around; to understand how information in your credit score affects borrowing; to plan and meet your payment obligations; to track borrowing habits; and to analyze the costs of renting versus owning a home.

Protection strives to educate on the areas of disaster preparation; emergency funds; protective insurance policies; and how to avoid and protect yourself from identity theft, fraud, and scams.

Training Requirements

You will find a Mentor Training Checklist in the Appendix.

Mentor Code of Conduct

Mentors are expected to conduct themselves in a manner that demonstrates respect for the rights and property of others and upholds the integrity of the university community. The primary concern of the center is the student. The center attempts to provide for all students a supportive and confidential environment that is conducive to individual growth. To that end, rules, regulations and guidelines governing student behavior and the mentor's relationship with the center have been formulated into a code of conduct:

1. Mentors shall act with honesty and integrity. Mentors shall avoid all actual or apparent conflicts of interest between personal and professional relationships and shall disclose to their supervisor any material transaction or relationship that reasonably could be expected to give rise to such conflict.
2. Mentors shall endeavor to provide information that is full, fair, accurate, timely, and understandable in all reports and documents that the center files with, or submits to, the Dean of Students, Division of Affairs, University, and other communications made by the center.
3. Mentors shall endeavor to faithfully comply with all policies, rules, and regulations of the center and university.
4. Mentors shall act in good faith, responsibly, with due care, competence, and diligence. Mentors shall not knowingly or recklessly misrepresent material facts or allow their independent judgment to be subordinated.

5. Mentors shall respect the confidentiality of information acquired in the course of their employment. Mentors shall not share or use for personal advantage confidential information acquired in the course of their employment.
6. Mentors shall proactively promote ethical behavior among peers and team members in the work place.
7. Mentors shall act responsibly in their use of and control over the center's assets and resources.
8. Mentors shall promptly report to their supervisor any violation or suspected violation of the Code.

In addition, mentors will be held accountable to the university's Code for Student Conduct: <https://conduct.unt.edu>.

SMMC Customer Service

Focus: Retention

Good customer service relates to the service every member of our team provides before, during and after an outreach program, personal coaching session, or loan application. Customer service is how we interact with our customers – students, faculty, staff, parents, administrators, and community members. Providing an exemplary customer service experience can lead to greater customer satisfaction and a more enjoyable experience.

Good customer service needs be at the heart of our business model if we wish to be successful. It is vital to provide good customer service; to all types of customers, including potential, new and existing customers.

Although it can take extra time and effort, good customer service leads to customer satisfaction which can generate positive word-of-mouth for the center, keep our customers happy and encourage them to continue to use our services, attend our programs, and support our partnerships. Good customer service is the driving force in helping the center grow and prosper.

Front Desk: Established: 2007. Our front desk serves as both the first face many students and visitors meet upon entering or contacting the center and the primary work stations for the Customer Service Team. The front desk functions as the center's first response for information in-person, online, and by phone. The front desk manages the application and reporting requirements for all SMMC loan programs.

Purchasing: Established: 2007. The Office Manager oversees the center's purchasing systems including, but not limited to: Interdepartmental transfers and purchase orders. The Office Manager also serves as one of the center's dedicated P-card authorities.

Timekeeping: Established: 2007. The Office Manager serves as the center's dedicated timekeeper ensuring all institutional requirements and submission deadlines related to the entry of timekeeping by team members is completed.

Inventory Control: Established: 2009. The Customer Service team manages the center's inventory control system with the support of a Financial Readiness Team liaison. The Office Manager is responsible to ensure the center's inventory of supplies are well-stocked and well-maintained.

Daily Loan Disbursement Reporting: Established: 2016. The Customer Service Team is responsible for compiling and preparing the daily loan disbursement reports for review prior to release to the Student Accounting Office.

Your Role

General – KNOWLEDGE OF PROGRAMS AND SERVICES IN ORDER TO STAFF THE OFFICE BY YOURSELF IF NEEDED. General knowledge is also required of basic procedures (scheduling coaching session, forwarding calls, processing loan application, creating promissory notes, and general filing).

Inquiries – If you are asked any questions regarding the SMMC loan programs you should know the correct information – such as eligibility requirements, repayment dates, repayment methods. If you don't know the correct information **ASK!** One of the worst regrets is to realize after the fact that you gave a caller/visitor incorrect information.

You will be trained on all facets of the center's customer service functions and responsibilities by the Office Manager.

SMMC Financial Readiness Program

Focus: Education

The center's Financial Readiness Program was developed to reach out to the university's diverse student body and campus community in various ways to help students, staff, and faculty alike strengthen their financial literacy skills. The Financial Skills Program has received numerous awards over the years for its creative and consistent practice of building collaborations both internal and external to better serve students. There are six major components of the center's outreach programming:

Workshops: Initiated: 2005. Workshops allow students to apply theory learned in a classroom setting to their own personal financial lives. Workshops present both general and topic-specific content based upon the interests and needs of the audience.

Resource Fairs: Initiated: 2006. Resource fairs provide opportunities for center staff to interface with students and parents attending orientation sessions. Resource fairs are scheduled throughout the academic year.

Orientation Sessions: Initiated: 2006. Having a high profile presence during orientation sessions reinforces the institutional expectation for all students to possess and demonstrate strong money management skills from their first day on campus to their last. Center staff provides educational presentations during freshmen and parent orientation sessions.

Campus-wide Events: Initiated: 2006. Supporting campus-wide events sponsored and coordinated by other departments and divisions puts into practice the center's basic operating philosophy of not reinventing the wheel. Participation at campus-wide events on both the main campus and at the satellite north campus often allows center staff to present money management-related information in a fun, relaxed, and engaging manner.

Classroom Presentations: Initiated: 2007. Classroom presentations allow the center to collaborate with our academic affairs colleagues. Topics and content are pre-determined by the faculty or instructors to allow center expertise and knowledge to compliment curriculum. The length of presentations is also determined by the faculty member or instructor and can range from several minutes to the entire class time.

Tabling Events: Initiated: 2010. Tabling events provide center staff with the opportunity to take money management information to students at various sites across both the main campus and at the satellite north campus. Locations of the tabling events are strategic and intentional in the manner and information shared with students. Tabling events provide a fun, relaxed, and engaging environment for center staff to interact with and engage students.

Your Role

Workshops

General - We reserve an hour for all of our workshops- In a typical workshop, 45 minutes of this time will be spent presenting, with the remaining 15 minutes reserved for questions the students may have.

Any games you have planned should be played during the 45 minutes of presentation time, but be sure to spend the bulk of your time presenting your material.

Always introduce the center and yourself first; explain what our purpose is and the resources we provide, (our loan program, online resources, workshops, and coaching sessions). After you have presented the center, and your material, reiterate 'take home' points, or a summarization of the most crucial points of your presentation; these are facts that you have already covered but wish to reiterate again, in hopes that the students 'take home' this knowledge- reserve your second to last slide for this purpose (last slide will need to be our contact information). Close workshops by introducing our center once more, and answer any questions that the students may have.

Write ups - A write up should quickly summarize the events purpose in an entertaining matter. Remember that this is all the information that students will receive about the specific event, (either through mass-email or on our calendar), so it must be informative *and* interesting.

Preparing - Your choice of visual aids is entirely dependent on you, and the material you are presenting; popular examples include PowerPoint and Prezi. Research your topic, and write down any initial questions

you may have, as these are more than likely the questions the students who attend your workshop will have.

Run through - At least 2 weeks prior to your workshop schedule a run-through with other members of our team. During a run-through you will treat the presentation as if you were presenting to students. Team members will then offer constructive criticism in the form of verbal communication and written notes to help you reflect and tweak your presentation accordingly.

Day of - Have all supplies ready the day before your workshop, this includes all handouts, giveaways, sign in sheets, and door signs.

Aftermath - Immediately following your presentation unpack all of your supplies and debrief your supervisor. Then update the attendance, both on the attendance Excel sheet on the share drive and your calendar. Within 2-3 days fill out a workshop summary form, attach any evaluations you have gathered, and submit it to the Assistant Director-Financial Readiness. Completed assessment packets are submitted to the Assistant Director-Financial Wellness.

Tabling Events

All materials must be collected and organized the day prior to a tabling event. On the day of a tabling event, wear an SMMC-branded shirt or UNT shirt (with SMMC name tag) - it is important to have a physical presence and market ourselves during tabling. Leave the office 15-20 minutes prior to your tabling start time (this time depends on the location of the tabling and if you are walking or driving). If you are tabling on campus, make sure to bring your student ID, as often times Scheduling Services requires you turn in a student ID before you check out a table. If you are tabling off campus, make sure you know who is driving, directions, check in information, and parking information the day before your tabling event. General tabling supplies include: duct tape (to hold down items against wind), our centers general information, and promotional giveaways such as pens or cups.

During the tabling it is important to remain friendly, approachable, well-informed and non-aggressive. DO NOT approach students as they walk past, as this is against UNT protocol. After you are done tabling, pack up your supplies and return the table to the Scheduling Services office. Once you are back in the office, unpack the box and place all supplies in the appropriate area, update the Excel tracking sheet and your calendar, as well as debrief the Assistant Director-Financial Readiness.

Outreach Activities

Outreach Activities Development

Mentors will identify a list of recommended workshops/seminars for each semester with recommended dates and times. The list will be submitted to the Assistant Director-Financial Readiness by an assigned deadline. The Assistant Director-Financial Readiness will forward the list to the Director for his review and

approval. Upon approval, the mentors will begin to develop a workshop calendar and descriptions. The Assistant Director-Financial Readiness is responsible for confirming presentation assignments among mentors and other team members.


After the workshop calendar and descriptions are completed, mentors will need to reserve rooms for the workshops/seminars. Confirm whether another mentor is making room reservations or you are responsible for making your own.

Presentations Requests

All requests for presentations or any other outreach activity are to be directed to the Assistant Director-Financial Readiness for review and approval. Mentors are prohibited from committing to a presentation request or accepting an invitation to an event without the prior approval of the Assistant Director-Financial Readiness. The Assistant Director-Financial Readiness will confirm specifics of the request and verify our center's availability before accepting the request or invitation. After a request is accepted, mentors will be asked to complete all planning tasks associated with the request – from drafting a description or write-up of the event, reserving a room or table (if needed), to posting the event on the appropriate calendars and the SMMC Facebook group.

Thank You Notes

For outreach events that were initiated by a request from a student organization, faculty contact, staff member, or community organization, write a thank you note to the primary contact within 2 days. SMMC stationery note cards should be used for the note. Use the campus mail system to deliver the note to the appropriate faculty or staff member. Regular mail can be used for SMMC note cards being sent to contacts with community organizations.

 philosophy is that not only are you responsible for your life, but doing the best at this moment puts you in the best place for the next moment." -Oprah Winfrey

Reservations

CALL - You can visit call.unt.edu or simply go on to the UNT main page and search 'Call'. Once you are on their website, click the 'room reservation form' button, which is the first link on the left side of the page. You will be lead to a form, which follows the following format: Our department name, write the workshop title under event title, the event purpose is 'education', the date of the workshop, the time of the workshop, if you have a preferred building or room number (if it doesn't matter, you can leave this part blank), the number attending (we usually say 35 people will be attending, so that we have a room that is not too small or too large), we charge no fee, our events are for UNT students, and finish up the form by submitting your name, email address, EMPL ID, and the offices phone number. Depending on the time of the semester, a representative will email you within 2-5 days with your room numbers.

TABLING - Tabling reservations are through the Event and Scheduling Services office. To schedule a table simply call or email their office; the information you need includes: the time and date of the event, department and a contact name, and if you need any other extra materials that they can provide (such as extra chairs or assistance carrying the table).

Calendar

Towards the end of every semester you will have a semester planning meeting with the other programming members of your team for the following semester. During this meeting you will brainstorm event ideas, and develop dates and times for the workshops. Once this information is gathered, submit a room reservation form (see: Reservations) for the events – the group will decide whether all mentors submit room reservation forms for the workshops that they are responsible for or to have one mentor schedule all of the rooms for the entire semester. Once you have received confirmation of the room numbers, it is important to double check dates, times and locations in order to ensure that on the day of the event everything will run smoothly. Place the workshops you are responsible for on your calendar, include the room number and the time and make sure to color code appropriately. Once you are sure that the dates, times, and locations are correct and will work with the team members involved schedules, create a calendar through Photoshop. Depending on the time of the year, or how many workshops are in each month, these calendars will either be for the semester, half a semester, or on a monthly basis. For each workshop on the calendar include the: name, date, time, location, and the write up. Remember to include all of the necessary marketing watermarks (See: Marketing) and to make it neat, attention grabbing, creative, and legible. Calendars will be handed out during tabling events and in-suite.

23

SMMC Financial Wellness Program

Focus: Application

According to American College Testing (ACT) the financial burdens of college are overwhelming. Often students will plan the finances for only the first year or the first semester, but they will not look ahead to how they are paying for the rest of their college experience.

The UNT Student Money Management Center created the Financial Wellness Program as a personal coaching-based program to provide students with personalized financial wellness coaching to address personal issues, topics of interest, or concerns self-identified by the students. Personal coaching sessions allow students to discuss topics, issues, questions, or questions of their choice. Students have the ability to schedule as many follow-up sessions after their initial session.

All UNT students – from freshmen to post-doctorate students – have access to the center's Financial Success Program. Students gain a greater knowledge of managing their personal finances and financial obligations with increased confidence as informed and responsible adults. There are four different types of coaching sessions offered to students:

In-Person: Initiated: 2005. Students can schedule appointments by contacting the center directly by phone, in-person, online, or email. In-person coaching sessions allow students to sit down with a member of the center's consultation team in a private, non-threatening, non-judgmental setting. Students guide the discussion with the coaching team member ensuring that fundamental money management skills (organization, goals, and budgeting) are addressed. Students leave the in-person session with an action plan with defined action items and deadline that they have identified. Today, students have the opportunity to meet with either professional team members or peer mentors for their sessions.

Phone: Initiated: 2006. Students can select to conduct their consultation session by phone. Phone coaching sessions follow the same protocols as the in-person sessions with students guiding the discussion and identifying action items and deadlines for their personalized action plan.

Email: Initiated: 2007. Students can select to conduct their coaching session by email. Due to the limitations of communication by email, email sessions tend to be single topic specific. Email coaching sessions also provide students with guidance and the identification of an action plan.

Webcam: Initiated: 2010. Students can select to conduct their coaching session by webcam. Webcam-based sessions provide students with access to the center's coaching team when distances or scheduling conflicts prevent students from coming to campus. This program enhancement has also provided the center to serve strictly online or distance learners.

Your Role

General - The highest level of personalized service students will receive at the center is through our individualized, confidential coaching sessions. Students gain insight and clarity in their personal financial lives by talking with one of our trained counselors or mentors.

Coaching sessions provide students with a fresh perspective as they explore options and opportunities to change behaviors and strengthen their decision-making skills. Students leave each session with a detailed, workable plan with realistic deadlines.

How you choose to conduct your coaching sessions with students will be up to your individual style and tone you develop during your training program. For assessment purposes, there are several standardized steps that must be taken by every mentor during coaching sessions.

After your first few coaching sessions you will find a style that works for you and helps you provide the best personalized service to each student. Never forget that the center's counseling team members are available should you need their help, insights or advice during a coaching session.

Action Plan – The most significant difference between a SMMC coaching session and other counseling opportunities in other departments is the Action Plan customized to the student's needs and situation that is developed during every session. The Action Plan form is on the back of the Intake Form. Provide a copy of the action plan to the student at the conclusion of the session. The original Intake Form is

submitted to the in-box located behind the front desk. The center's assessment team will review and process the intake forms.

Initial Follow-Up – Within one week follow up with the student to review their progress and to answer any additional questions. In addition, provide a link to an online customer satisfaction survey for the student to complete. The center's assessment team will review and process the completed surveys.

Additional Follow-Ups – Students will often schedule additional follow-ups with the original team member they met during their initial coaching session. There is no limit to the number of times a student can scheduled follow-up sessions. Follow-up sessions often reflect the trust and respect that have been formed between students and mentors in the coaching environment.

SMMC Financial Support Program

Focus: Retention

On behalf of the Division of Student Affairs, the Student Money Management Center manages several emergency-based loan programs to assist eligible students facing unanticipated or emergency-related financial obligations threatening their enrollment. The purpose of the loan programs is to serve as a tool of retention by providing alternative financial resources to students who may otherwise have to withdraw due to an unexpected financial issue or expense they are unable to pay.

The loan programs are not intended to serve simply as alternative loan resources between financial aid disbursement dates. All loan programs are need-based and not credit-based with students assuming full responsibility for repayment of the debt obligation by the repayment date as defined on the promissory note. Only Denton campus students are eligible to apply to the loan programs.

A late period has been incorporated into all loan programs to provide students a “grace period” to repay the loan should they encounter challenges meeting the original repayment date. Should repayment not occur during the late period, the loan is classified as “default.” Default loans are released to a collection agency and the student will face several consequences including a transcript block, and additional fees.

A default loan is also considered an act of dishonesty and a category of misconduct in the University's Student Code of Conduct. In the event of default, the student may be subjected to a disciplinary review by the Dean of Students Office.

Bailey Loan Program: Established: 2010. Funding Source: Bequest. Consideration Level: ≤\$1,000. Number of Loans Permitted: 1 per academic year. Origination Fee: \$45. Disbursement: BankMobile. Restrictions: None.

Boots-to-Books Loan Program: Established: 2012. Funding Source: Funds dedicated by the university. Consideration Level: ≤\$500 Fall/Spring semesters/≤\$197 Summer semester. Number of Loans Permitted: 1 per semester. Origination Fee: \$0. Disbursement: Line of credit with the University Bookstore. Restrictions: Offered only to student veterans and dependents. Purchases must be made at the University Bookstore.

Green Loan Program: Established: 2001. Funding Source: Donors. Consideration Level: \$100. Number of Loans Permitted: 2 per semester. Origination Fee: \$3. Disbursement: BankMobile. Restrictions: None.

Memorial Loan Program: Established: 2000. Funding Source: Funds dedicated by the university. Consideration Level: ≤\$500 Fall/Spring semesters/≤\$197 Summer semester. Number of Loans Permitted: 1 per semester. Origination Fee: 1% principle. Disbursement: BankMobile. Restrictions: current tuition, on-campus housing payments, parking tickets, university fines, and study abroad payments.

Sewell Loan Program: Established: 2013. Funding Source: Donor. Consideration Level: ≤\$1,000 Fall/Spring semesters. Number of Loans Permitted: 1 per semester. Origination Fee: \$45. Disbursement: BankMobile. Restrictions: Not offered during the summer. UNT Denton campus declared accounting major students with a minimum 3.0 cumulative UNT GPA.

Your Role

General – KNOWLEDGE OF LOAN PROGRAMS ELIGIBILITY REQUIREMENTS, CONSIDERATION LEVELS, AND REPAYMENT DATES. Our alternative loan programs offer many students the first opportunity to learn about the center and its location. Information is critical when talking with students about any of the SMMC loan programs.

Inquiries – If you are asked any questions regarding the SMMC loan programs you should know the correct information – such as eligibility requirements, repayment dates, repayment methods. If you don't know the correct information **ASK!** One of the worst regrets is to realize after the fact that you gave a caller/visitor incorrect information.

Promissory Notes – Before any SMMC loan is authorized for disbursement we must have a signed promissory note on file. All our loan programs' promissory notes have been reviewed and vetted by the university's General Counsel Office, because promissory notes are legally binding documents. Students will be instructed to sign a promissory note before we can release their loan for disbursement.


You will be trained on how to create and process promissory notes. After you print a promissory note, take a few minutes to review the terms and conditions with the student to ensure complete understanding. Never rush a student to sign a promissory note. Ask the student to carefully and thoroughly read the promissory note. They will need to initial the terms on the note, sign, print their name, and date the document. Immediately make a copy of the note for the student. Originals are kept in the office and filed by the Office Manager.

If a co-signature is needed, you will be trained by the Office Manager on how to work with the student to secure a co-signature on the promissory note. We can obtain co-signatures through in-person, fax, or email. The student will determine the most appropriate method for obtaining the required signature.

Processing – All mentors are trained to provide processing support to all SMMC loan programs. You may be called upon to provide processing support by the Office Manager. During peak periods of our loan

programs (typically at the beginning of each semester) always ask the Office Manager if processing support is needed upon entering the office.

Daily Report – Each day a daily report is prepared for all signed promissory notes submitted during that business day identifying loans approved for disbursement. The report is submitted electronically to a cohort group of SAUCS colleagues. You may be asked to prepare the daily report and will receive special training to fulfill this request.

"he achievements of an organization are the results of the combined effort of each individual."

-Vince Lombardi

Appendix

Mentor Code of Conduct	.	.	.	.	.	.	.	.	1
First Week Priorities	.	.	.	.	.	.	.	.	2
Training Checklists	.	.	.	.	.	.	.	.	3
Front Desk	.	.	.	.	.	.	.	.	15
Games	.	.	.	.	.	.	.	.	15
Share Drive	.	.	.	.	.	.	.	.	18
Special Projects	.	.	.	.	.	.	.	.	19
Loan Programs: Just the Facts	.	.	.	.	.	.	.	.	23
Loan Programs Processing	.	.	.	.	.	.	.	.	26
Loan Programs Processing Cheat Sheet	.	.	.	.	.	.	.	.	31
Facilitating Workshops Tips	.	.	.	.	.	.	.	.	33

Mentor Code of Conduct

Mentors are expected to conduct themselves in a manner that demonstrates respect for the rights and property of others and upholds the integrity of the university community. The primary concern of the Center is the student. The Center attempts to provide for all students a supportive and confidential environment that is conducive to individual growth. To that end, rules, regulations and guidelines governing student behavior and the mentor's relationship with the Center have been formulated into a code of conduct:

1. Mentors shall act with honesty and integrity. Mentors shall avoid all actual or apparent conflicts of interest between personal and professional relationships and shall disclose to their supervisor any material transaction or relationship that reasonably could be expected to give rise to such conflict.
2. Mentors shall endeavor to provide information that is full, fair, accurate, timely, and understandable in all reports and documents that the Center files with, or submits to, the Dean of Students, Division of Student Development, University, and other communications made by the Center.
3. Mentors shall endeavor to faithfully comply with all policies, rules, and regulations of the Center and University.
4. Mentors shall act in good faith, responsibly, with due care, competence, and diligence. Mentors shall not knowingly or recklessly misrepresent material facts or allow their independent judgment to be subordinated.
5. Mentors shall respect the confidentiality of information acquired in the course of their employment. Mentors shall not share or use for personal advantage confidential information acquired in the course of their employment.
6. Mentors shall proactively promote ethical behavior among peers and team members in the work place.
7. Mentors shall act responsibly in their use of and control over the Center's assets and resources.
8. Mentors shall promptly report to their supervisor any violation or suspected violation of the Code.

In addition, mentors will be held accountable to the UNT Code for Student Conduct: unt.edu/csrr/student_conduct.

I have read, understand, and agree to the terms of this Mentor Code of Conduct.

Mentor Signature

Printed Name

Date

Supervisor Signature

Printed Name

Date

FIRST WEEK PRIORITIES

Priority Tasks

- _____ Submit completed key to Key Control Office
- _____ Complete online FERPA training
- _____ Know priority tasks and responsibilities
- _____ Read Peer Mentor Handbook
- _____ Interview all team members
- _____ Complete reflection exercise and review with supervisor

Reflections Exercise

What do you think you will enjoy most about this position?

What do you like about the center and other team members?

What are the highlights of your experiences so far? Why?

How do you see your job relating to the center's mission?

Tell me what you don't understand about your job and about our department.

Name three services the center provides to students.

Which team members have been helpful since you arrived?

Has your supervisor clearly explained what the center expects of you?

Have you had any uncomfortable situations or conflicts with supervisors, co-workers or customers?

What questions do you have?

Training Checklists

Peer Mentor-Financial Wellness

NAME			
Training Curriculum			
Skill	Trainer	Trainer Initial When Proficient	Date Completed
CUSTOMER SERVICE | FRONT DESK			
Customer Services overview	OM		
Greeting procedures	OM		
Answering main phone | Forwarding calls	OM		
Serving students and visitors	OM		
Scheduling appointments	OM		
Intake forms	OM		
Promissory Notes	OM		
Computer Access & Security Protocols	OM		
Opening procedures	OM		
Closing procedures	OM		
Observe front office procedures (20 hours)	OM		
Answer main phone line (3x)	OM		

FINANCIAL READINESS (OUTREACH PROGRAM)			
Outreach Program overview	ADFR		
Workshops/presentations overview	ADFR		
Training calendar | Posting procedures	ADFR		
Tabling events	ADFR		
Special events	ADFR		
UNT calendar | SMMC website	PM		
Room reservations	PM		
Planning and preparation of outreach events	ADFR		
Post-outreach procedures | Assessment responsibilities	ADFR		
Collaborations/partnerships	ADFR		
Conducting workshops/presentations protocols	ADFR		
Observe 3 workshops/presentations with different team members	ADFR		
Co-present 2 workshops/presentations	ADFR		
Co-staff 3 tabling events	PM		
Develop and present 1 new workshop to team	ADFR		
Participate in 1 special event	ADFR		
FINANCIAL WELLNESS (COACHING SERVICES)			
Coaching Services overview	ADFW		

Scheduling procedures	OM		
Greeting procedures	OM		
Intake procedures	ADFW		
Completion procedures	ADFW		
Post-session procedures | Assessment responsibilities	ADFW		
Observe 4 coaching sessions with different team members	ADFW		
Conduct 4 observed coaching sessions	ADFW		
LOAN PROGRAMS			
Loan Programs overview	D		
Application system procedures	ADFW		
Interview procedures	ADFW		
Processing applications procedures	OM		
Promissory Notes procedures	OM		
Post approval procedures | Filing responsibilities	OM		
Daily reports	OM		
Process 2 loan applications	OM		
Process 2 promissory notes	OM		
File 2 promissory notes	OM		
Critique loan programs webpages	D		

MARKETING & SOCIAL MEDIA			
Marketing and Social Media overview	ADFR		
Developing content and postings procedures	GA		
Website editing procedures	ADFR		
Critique 1 section of SMMC website	D		
Create one web banner	PM		
Create and post 1 Facebook postings	GA		
Create and post 2 Twitter tweets	GA		
Create one ad/flyer	D		
Author 1 article for SMMC newsletter	D		
OTHER			
SMMC Welcome (Mission. Vision. Principles.)	D		
FERPA	O		
WISE Certification Exam	ADFW		
Purchasing Procedures	OM		
CASA Training	O		
Complete assigned SMMC team reading	D		

KEY: D-Director | ADFR-Assistant Director-Financial Readiness | ADFW- Assistant Director-Financial Wellness| OM-Office Manager | GA-Graduate Assistant | PM-Peer Mentor | O-Other

Peer Mentor-Financial Readiness

NAME			
Training Curriculum			
Skill	Trainer	Trainer Initial When Proficient	Date Completed
CUSTOMER SERVICE | FRONT DESK			
Customer Services overview	OM		
Greeting procedures	OM		
Answering main phone | Forwarding calls	OM		
Serving students and visitors	OM		
Scheduling appointments	OM		
Intake forms	OM		
Promissory Notes	OM		
Computer access & security protocols	OM		
Opening procedures	OM		
Closing procedures	OM		
Observe front office procedures (20 hours)	OM		
Answer main phone line (3x)	OM		

FINANCIAL READINESS (OUTREACH PROGRAM)			
Outreach Program overview	ADFR		
Workshops/presentations overview	ADFR		
Training calendar | Posting procedures	ADFR		
Tabling events	ADFR		
Special events	ADFR		
UNT calendar | SMMC website	PM		
Room reservations	PM		
Planning and preparation of outreach events	PM		
Post-outreach procedures | Assessment responsibilities	ADFR		
Collaborations/partnerships	ADFR		
Conducting workshops/presentations protocols	ADFR		
Observe 3 workshops/presentations with different team members	ADFR		
Co-present 2 workshops/presentations	ADFR		
Co-staff 3 tabling events	PM		
Develop and present 1 new workshop to team	ADFR		
Participate in 1 special event	ADFR		
FINANCIAL WELLNESS (COACHING SERVICES)			
Coaching Services overview	ADFW		

Scheduling procedures	OM		
Greeting procedures	OM		
Intake procedures	ADFW		
Completion procedures	ADFW		
Post-session procedures | Assessment responsibilities	ADFW		
Observe 2 coaching sessions with different team members	ADFW		
Conduct two observed coaching sessions	ADFW		
LOAN PROGRAMS			
Loan Programs overview	D		
Application system procedures	ADFW		
Interview procedures	ADFW		
Processing applications procedures	OM		
Promissory Notes procedures	OM		
Post approval procedures | Filing responsibilities	OM		
Daily reports	OM		
Process 2 loan applications	OM		
Process 2 promissory notes	OM		
File 2 promissory notes	OM		
Critique loan programs webpages	D		

MARKETING & SOCIAL MEDIA			
Marketing and Social Media overview	ADFR		
Developing content and postings procedures	GA		
Website editing procedures	GA		
Critique 2 sections of SMMC website	D		
Create one web banner	PM		
Create and post 2 Facebook postings	GA		
Create and post 4 Twitter tweets	GA		
Create one ad/flyer	ADFR		
Author 2 articles for SMMC newsletter	D		
OTHER			
SMMC Welcome (Mission. Vision. Principles.)	D		
FERPA	O		
WISE Certification Exam	ADFW		
Purchasing Procedures	OM		
CASA Training	O		
Complete Assigned SMMC team reading	D		

KEY: D-Director | ADFR-Assistant Director-Financial Readiness | ADFW- Assistant Director-Financial Wellness| OM-Office Manager | GA-Graduate Assistant | PM-Peer Mentor | O-Other

Peer Mentor-Customer Service

NAME			
Training Curriculum			
Skill	Trainer	Trainer Initial When Proficient	Date Completed
CUSTOMER SERVICE | FRONT DESK			
Customer Services overview	OM		
Greeting procedures	OM		
Answering main phone | Forwarding calls	OM		
Serving students and visitors	OM		
Scheduling appointments	OM		
Intake forms	OM		
Promissory Notes	OM		
Computer Access & Security Protocols	OM		
Opening procedures	OM		
Closing procedures	OM		
Observe front office procedures (40 hours)	OM		
Answer main phone line (12x)	OM		

FINANCIAL READINESS (OUTREACH PROGRAM)			
Outreach Program overview	ADFR		
Workshops/presentations overview	ADFR		
Training calendar | Posting procedures	ADFR		
Tabling events	ADFR		
Special events	ADFR		
UNT calendar | SMMC website	PM		
Room reservations	PM		
Planning and preparation of outreach events	ADFR		
Post-outreach procedures | Assessment responsibilities	ADFR		
Collaborations/partnerships	ADFR		
Conducting workshops/presentations protocols	ADFR		
Observe 2 workshops/presentations with different team members	ADFR		
Co-staff 1 tabling events	PM		
Participate in 1 special event	ADFR		
FINANCIAL WELLNESS (COACHING SERVICES)			
Coaching Services overview	ADFW		
Scheduling procedures	OM		
Greeting procedures	OM		

Intake procedures	ADFW		
Completion procedures	ADFW		
Post-session procedures | Assessment responsibilities	ADFW		
Observe 2 coaching sessions with different team members	ADFW		
LOAN PROGRAMS			
Loan Programs overview	D		
Application system procedures	ADFW		
Interview procedures	ADFW		
Processing applications procedures	ADFW		
Promissory Notes procedures	ADFW		
Post approval procedures | Filing responsibilities	OM		
Daily reports	OM		
Process 12 loan applications	OM		
Process 12 promissory notes	OM		
File 12 promissory notes	OM		
Critique loan programs webpages	D		
MARKETING & SOCIAL MEDIA			
Marketing and Social Media overview	ADFR		
Developing content and postings procedures	GA		

Website editing procedures	ADFR		
Critique 1 section of SMMC website	D		
Create one web banner	PM		
Create and post 1 Facebook postings	GA		
Create and post 1 Twitter tweet	GA		
Author 1 article for SMMC newsletter	D		
OTHER			
SMMC Welcome (Mission. Vision. Principles.)	D		
FERPA	O		
W!SE Certification Exam	ADFW		
Purchasing Procedures	OM		
CASA Training	O		
Complete assigned SMMC team reading	D		

KEY: D-Director | ADFR-Assistant Director-Financial Readiness | ADFW- Assistant Director-Financial Wellness| OM-Office Manager | GA-Graduate Assistant | PM-Peer Mentor | O-Other

FRONT DESK

How to answer: Student Money Management Center, this is (mentor name) can I have your id number? _____ what can I help you with today? _____ Do you have any other questions? _____
Thank you for your time, have a great day.

Holding and transferring calls: When students ask questions that need to be answered by another person in the office, tell the student you are placing them on hold and find the answer you need. Try to avoid leaving students on hold for an extended amount of time. Transferring calls requires the mentor to alert the student of the transfer. First place the student on hold, then start the transfer. Wait for the transfer recipient to accept the call and have the students name ready for the recipient. Once this process is done release to student from hold and hang up.

How to schedule an appointment on the calendar: When scheduling appointments, be sure the person you are assigning has the ability to perform the consultation. When scheduling the appointment place the students name, id number, classification, email, phone number, and reason for the visit in the appointment field.

GAMES

BALL GAME:

Supplies: Beach Ball, questions

Summary: This game is a good ice breaker for any group you think might need a push to get involved in the workshop. The only thing you need for this is the beach ball from the office. The rule is you'll ask a question and throw the beach ball, whoever catches it will answer the question and that person will then throw the ball back into the crowd for the next round of questions.

Age Group: Incoming Freshman, Trio Presentations

Skills Used: Basic Budgeting, Ice breaking, Campus Resources Knowledge

BARTER:

This Game has multiple parts and helps to provide real world examples to your audience about the importance of making the right choices when trying to figure out finances.

Needs vs. Wants:

Supplies: \$500 in play money, 5 small sheets of paper for each student

Summary: This game is to help participants consider the value of needs versus wants in a fun way. You will need several stacks of \$500 worth of monopoly money, and you will need thin strips of paper, enough for every person to get five. Divide the participants into two groups. One will go outside and be given \$500 monopoly money each and told they are trapped on a deserted island, their goal is to get as many supplies as they can to help them survive. The other group will be given five slips of paper each and will write something they cannot live without on each slip. The first group will then come inside and

barter with anyone in the second group to try to get as many supplies as they can. The person with most supplies and the person with the most money win. If you have additional time the groups can then switch places and repeat the bartering process, with a new scenario. Be sure to collect the money from the first group after the first round so the kids aren't tempted to cheat. The money each student has will be different the second time, priorities is a good lesson for the second time around. End game with discussion about needs versus wants, and how that can be different for each person based on their current situation.

Age Group: Freshmen, High school presentations, Trio Presentations

Skills Used: Needs vs. Wants, Planning

GROUP ACTIVITY:

The money from the first game will be the money used for the second part; each student will have a different amount depending on the outcome of the Needs vs wants portion of this game.

Supplies: Group activity sheet, surprise scenarios, pens, money from the first part of the game.

Summary: This sheet is helpful when trying to explain complicated theories to younger audiences. It will enlighten students about the difference between needs and wants. To play this game student will get into groups of four; if there are not enough people to have groups of four make sure to change the expenses to keep results normal. Once students are in teams, inform them that the money they have individually will be added together to create a family budget. This will keep the students from not having enough money individually to pay their expenses. After determining the monthly income of each group, allow students to pay their expenses, designate a saving amount, and choose the entertainment options listed on the page. Once this step is done, distribute the scenarios randomly to each group. Some scenarios are positive and some are negative. This allows the groups to have real world examples of unexpected costs. At the end of this process some groups will have over-spent their income and others will have under-spent, at this time it important for the instructor to explain the pros and cons of the relationship between income, expenses, and entertainment. Further discussion points could include topics on agreeing on what is important and what is not, differences in ones perceived needs, addressing emergencies, the importance of savings, situational circumstances and how to decide on the best route.

Age Group: Freshmen, High school presentations, Trio Presentations

Skills Used: Needs vs. Wants, Planning

MONEY MADDNESS:

Supplies: Character cards, descriptions, clue expenses worksheet and scenarios. Power point and worksheets can be found on the workshops portion of the share drive under Money Madness.

Summary: This game is a great way to introduce the concept of priorities as well as basic budgeting for all ages. This game combines the skills students need to build strong decision making experience without the backlash of real world consequences. To play this game all you need is to hand out the

character descriptions, scenarios, and the worksheet. Have students go through their character descriptions to fill out the first half of the work sheet, next hand out the different descriptions. Then go through the PowerPoint to outline the different obstacles. The goal of this game is to show how different decisions can impact student's finances.

Age Group: All ages

Skills used: Priorities, decision making, needs vs. wants

PENNY TOSSING:

Supplies: 5 penny's, tray or bowl, tape

Summary: Have the student stand behind the tape and toss the penny's into the bowl. The student can make two attempts before they have to move on. Students who make all 5 get a prize.

Age group: Discovery Park students, tabling events

WALKING DEBT:

Supplies: Walking dead worksheet, PowerPoint found in the share drive workshops file under walking debt, saving FYI's

Summary: This game is a good tool to go along with any budgeting workshop. You will need the "walking Debt" slideshow, and the worksheets from the "Walking Debt" file in the filing cabinet. Participants will divide into small groups and decide which supplies on the worksheet to buy with their "\$700", let them know that the goal is to end up with the most money at the end of the game. After they write their choices on the worksheet, start going through the slide show scenarios. Each group will have to decide how to handle the scenarios, either by spending more money or leaving people behind. At the end of the slides, the group with the most money remaining wins.

Age Group: freshmen classes, presentations

Skills Learned: Budgeting, needs v wants, priorities

WHEEL:

Supplies: Wheel, laminated pictures, stand, giveaways

Summary: The student will spin the wheel. When the wheel stops, ask a question that corresponds to the picture that the wheel landed on. If the student answers correctly then ask them to elaborate. If they answer incorrectly, let them know the answer and explain the concept.

Skills used: Resource review

Age Group: All ages, Tabling, resource fairs

SHARED DRIVE

1. **Workshop:** To find the workshops folder, open the shared drive, scroll to the bottom, click on the workshops folder. This folder has the outlines to many of the workshops used during the year.
 - A. **Summaries:** At the end of each workshop, the evaluations that have been received need to be summarized. To find this go into the search drive, scroll to workshops, then scroll to workshop summaries. In that folder are examples of past workshop summaries. Save under the appropriate title with semester and year.
 - B. **Calendar and Descriptions:** After going through the workshop brainstorming, the resulting calendar will be placed here, as well as the descriptions for each upcoming workshop. To find this go through the shared drive, scroll to workshops, then calendars and descriptions. The complete calendar and description document will be separated by year then by semester.
 - C. **Special Projects:** This folder holds any big events as wells as project proposals, grant proposals, CashCourse reimbursement programs, and money week programing. When working with these programs save anything that is in process as a draft. When the final project is complete, delete any drafts and save the project as a final document. This folder is in the shared drive.
 - D. **Updating Numbers:** After every event the number of students in attendance must be put onto the share-drive. This information can be found under workshop summaries, in an excel file, labeled for the specific semester. The coaching session numbers is also on this worksheet on the second tab. These numbers need to be updated monthly.
2. **Money Mentor Tool Kit:** Labeled MM tool kit, this folder holds any FYIs as well as checklists and helpful tips on various topics including credit, FICO and loan forgiveness programs. This is where any FYIs will be saved. When working on any document in this folder be sure to save the work as a draft and when it's completed delete the draft and save the final version as the only copy in the shared drive.
3. **Team Folder:** Timesheets and draft documents are kept here. Be sure to edit your specific file for unnecessary documents to keep the share-drive organized.
4. **Shared-drive etiquette:** The shared drive holds a limited amount of space and it needs to be kept clean and organized. To do this there are a couple of ways to keep the surplus information off the shared drive.
 - A. **Drafts:** When developing ideas and working through assignments, each document saved will be saved as a draft until the document is finalized. When it is finalized delete any

drafts and add final to the documents name. This will help keep the shared drive clean and avoid any duplicate documents.

- B. **Organization:** In order to remain productive, the shared drive needs to be very organized. The way to do this is to edit the shared drive as much as possible, to avoid overcrowding on the share-drive.

SPECIAL PROJECTS

CashCourse:

CashCourse is a grant program that offers \$1000 to departments to create programs that implement the CashCourse website and tools into the program. CashCourse reviews each submission and awards the most unique submissions with the grant money. The application period is open for one month. The Past CashCourse applications are located in the Special Events Projects folder on the shared drive. Be sure to create a new folder with the correct semester and year, and make sure to keep the folder organized with only one or two working drafts. This will help to avoid confusing final projects with draft projects.

- A. **Brain storm:** As soon as the lead mentor receives the application, a team needs to be assembled and brainstorming needs to be done. These can be games, programs, workshops, or presentations. However the main focus should be the CashCourse website and the traffic the program will bring to CashCourse.
- B. **Develop ideas:** Three or four meeting need to be used on developing each idea. Any issues regarding rules and policies of the school will be addressed and the actual program will start to have the necessary elements needed to proceed with the project. In this section, the programmers will need to decide on a timeline and projected budget. The ideas also need to be cleared through management, to avoid any issues.
- C. **Map out summary:** The summary is the first part of the application and perhaps the most important. The CashCourse name needs to be clearly presented in the summary, multiple times, to ensure a clear theme to the project. The assignment is to use the CashCourse tools to build a program around. When writing out the summary keep in mind the different requirements listed in the description area on the application. When finished with the application, the project should be sent through management for any edits.
- D. **Figure out budget:** The budget can be found within any previous years of CashCourse applications. The prices of different lawn signs and posters can be found by calling Eagle Images. Any food or outside materials needed for the proposed program need to be researched and placed on a word document, complete with prices, quantity, and the place it is located at. At the end of each purchase a copy of each receipt will need to be kept to be sent to the CashCourse office at the end of the program.

- E. **Send off for edits:** When the entire application is filled out, a second round of edits need to be done. This will ensure the intent of the program is within the guidelines of the CashCourse contest.
- F. **Send off application:** Once the editing process is over, all that needs to be done is sending in the final application. The instructions will be in the initial email, it will have a contact person listed, be sure to place this person's name in the subject line of the final email. The application can be sent in a number of different ways, but email is the easiest way.
- G. **Review and Respond:** When CashCourse contacts the center to accept or decline the proposed program, the lead mentor needs to ask the CashCourse representative to send an email containing the elements that were correct and incorrect. This is a good way to gain constructive criticism from the CashCourse office to aid in future CashCourse program development.

Money Week:

Brain storm: Brainstorming for Money Week includes the discussion of which events will be most affective during the week. These would be contests, tabling events, workshops and big events. Money Week events need to be well planned and thought out to be engaging for all students and to keep attendance high. The Money Week binder from Spring 2014 can be used as an example. The Assistant Director-Financial Readiness has final approval of all Money Week planning and programming.

Scheduling Services: once the events have been provided by the Assistant Director-Financial Readiness, each of these events needs to be scheduled, any workshops will be inputted into the call site and the tabling events are placed through scheduling services. (call.unt.edu) Scheduling services phone:

UNT Calendar: Once room assignments have been received, each event needs to be placed on the UNT Calendar. To do this a peer mentor must have the date and time, the summary of the event and the location of each events. These should be posted as soon as possible.

This is what UNT Calendar should look like when you preview it.

Title of Event

NodeID:

Creator: Britney Karl

Workshop Summary

Where:

Assigned location

When:

Tuesday, July 1, 2014 - 12:00am - 12:30am

How much:

Free

Sponsor:

Student Money Management Center

Event open to:

UNT community

Website:

Student Money Management Center

Contacts:

Mentor Name

peer.mentor@unt.edu

940.369.7761

1. Start with the Title of the event and the summary
2. Place location and date and time
3. Most workshops are free
4. Sponsor is the Student Money Management Center
5. The URL Title is Student Money Management Center, the URL is moneymanagement.unt.edu
6. The contact is the mentor in charge of the event, place name, email address, and the centers phone number.

Food and supplies: Any food and supplies will need prior approval from the Assistant Director-Financial Readiness. Create a clear and short word document with all necessary supplies and costs. Place the suggested item's picture, along with the price and quantity needed. An example of this can be found in the Money Week folder as well as the Money Week 2014 binder.

Outside help: With bigger events the ability to partner with other departments and organizations is optimal. If outside help is being considered, be sure to contact each participant with ample time to make decisions. In addition be sure to create a strong line of communication between partners and the Money Week co-chairs. Examples of emails can be found in the Money Week 2014 binder.

Giveaways/ prizes: Giveaways and prizes need prior approval from the Assistant Director-Financial Readiness and obtained early. This process takes a while so the prizes should be decided upon in the brainstorming and then sent off to management. Communication is key.

Create to-do list: The to-do list needs to specify who is in charge when the start and end dates of each assignment. An example of this can be viewed in the Money Folder for 2014 on the share drive.

Create budget: Co-chairs will need to develop a budget with the support and guidance of the Assistant Director-Financial Readiness. A sample budget can viewed in the Money Week 2014 binder. Some of the items will rely on other external factors. This can be fixed by creating three different budgets showing the least cost, most cost, and the average cost to give a realist view of what the budget will be.

IDT: IDTs (Inter-Departmental Transfers) are one way purchases are made between departments. If you are instructed to complete an IDT for any Money Week purchase, the Office Manager will provide support and guidance. Originals are sent to the department from which the purchase is being made. A copy is maintained in the Money Week planning binder. A second copy is given to the Office Manager. Ensure “Money Week” is clearly identified on the IDO to help with validation and tracking of purchases after Money Week is over.

Outside help: If other parties are offering extra funds for these events, the Assistant Director-Financial Readiness will serve as the point of contact for the receipt of any funds or in-kind donations. These funds and items will need to be tracked for inclusion in the Money Week summary report.

Project Proposal/ Grant Proposal: The project proposal binder can be found in the middle office. This will include examples of past projects and the paper work needed to send in a project. The same applies for grant proposals.

1. Brainstorm: Work through and develop ideas with the provided materials
2. Edits: After the project has been fully developed, it should be sent through management for any necessary edits.
3. Submission: Pay attention to any due dates or deadlines. Make sure to send in the proposal with ample time for review.

SMMC Loan Programs: Just the Facts

ALWAYS REMEMBER ANY STUDENT SIGNING A LOAN PROMISSORY NOTE IS GIVEN A COPY OF THE SIGNED PROMISSORY NOTE BEFORE HE/SHE LEAVES THE SMMC OFFICE.

BAILEY LOAN PROGRAM

≤\$1,000 Loan. 1 Loan/Academic Year. \$45 origination fee. Ineligible to apply to other SMMC loans for the remainder of the academic year. 3-5 Day Bank Mobile Disbursement. Repayment to Student Accounting. Interested students must first meet with a team member in a micro coaching session to discuss need, eligibility, and repayment ability. Upon approval, the student will be instructed to complete a paper-based application.

Eligibility Requirements

- Must be clear of all financial blocks on their university account
- Must be enrolled in affiliated semester
- Must be at least 18 years of age
- Must be in good standing with the SMMC loan programs
- Must show the ability to repay the loan and origination fee
- Must maintain a 2.5 GPA (waiver granted to first semester students)
- Signed promissory note is required to be on file before disbursement of loan occurs

Terms

- One loan per semester
- Applications processed in real time
- Loan principle and fee are posted to student's account
- Disbursement and receipt of funds can take up to 3-5 business days
- Should non-payment of loan occur, student will be restricted from applying to any SMMC loan program for 12 months beginning on the date when the loan is repaid.
- Should an account fail to meet the repayment date, a \$25.00 late penalty fee will be accessed
- Should a late account fail to meet the late repayment date, the account will be released from the SMMC to Student Accounting with the account being sent to collections. A \$25.00 default penalty fee will be accessed and the student's credit report and history will be negatively impacted.
- Acceptance of a Bailey Loan removes the student from being eligible to apply to any SMMC loan programs for the remainder of the academic year.
- A registration block will be applied to the student accounts with an outstanding balance.

BOOTS-TO-BOOKS (B2B) LOAN PROGRAM

≤\$500 Loan Fall/Spring Semesters. ≤\$197 Loan Summer Semester. 1 Loan/Semester. No origination fee. 24-Hour disbursement as a line of credit with on-campus bookstore. Repayment to Student Accounting.

Interested students must first meet with a team member in a micro coaching session to discuss need, eligibility, and repayment ability. Upon approval, the student will be instructed to complete a paper-based application.

Eligibility Requirements

- Must be student veteran or dependent
- Must be clear of all blocks on their university account
- Must be enrolled in affiliated semester
- Must be at least 18 years of age
- Must be in good standing with the SMMC loan programs
- Must show the ability to repay the loan and processing fee within ten days
- Must maintain a 2.0 GPA (waiver granted to first semester students)
- Signed promissory note is required to be on file before disbursement of loan occurs

24

Terms

- One loan per semester
- Applications processed in real time
- Loan principle and fee are posted to student's account
- Disbursement and receipt of funds can take up to 3-5 business days
- Should non-payment of loan occur, student will be restricted from applying to any SMMC loan program for 12 months beginning on the date when the loan is repaid
- Should an account fail to meet the repayment date, a \$25.00 late penalty fee will be accessed
- Should a late account fail to meet the late repayment date, the account will be released from the SMMC to Student Accounting with the account being sent to collections. A \$25.00 default penalty fee will be accessed and the student's credit report and history will be negatively impacted
- A registration block will be applied to all accounts with an outstanding balance

GREEN LOAN PROGRAM

\$50 Loan. 2 Loans/Semester. \$3 origination fee. 3-5 days Bank Mobile disbursement. Repayment to Student Accounting.

Interested students must first meet with a team member in a micro coaching session to discuss need, eligibility, and repayment ability. Upon approval, the student will be instructed to complete a paper-based application.

Eligibility Requirements

- Must be clear of all blocks on their university account
- Must be enrolled
- Must be at least 18 years of age
- Must be in good standing with the loan programs

- Must show the ability to repay the loan and processing fee
- Must maintain a 2.0 GPA*
- Signed promissory note is required to be on file before disbursement of loan occurs

Terms

- Two loans per semester
- Applications processed in real time
- Loan principle and fee are posted to student's account
- Disbursement and receipt of funds can take up to 3-5 business days
- Non-payment of loan, student will be restricted from applying to any SMMC loan program for 12 months beginning on the date when the loan is repaid.
- Should an account fail to meet the repayment date, a \$10.00 late penalty fee will be accessed
- Should a late account fail to meet the repayment date, the account will be released from the SMMC to Student Accounting with the account being sent to collections. A \$10.00 default penalty fee will be accessed and the student's credit report and history will be negatively impacted.

MEMORIAL LOAN PROGRAM

≤\$500 Loan Fall/Spring Semesters. ≤\$197 Loan Summer Semester. 1 Loan/Semester. 1% origination fee. 3-5 Day disbursement to Bank Mobile. Repayment to Student Accounting.

Interested students must first meet with a team member in a micro coaching session to discuss need, eligibility, and repayment ability. Upon approval, the student will be instructed to complete a paper-based application.

Eligibility Requirements

- Must be clear of all blocks on their university account
- Must be enrolled in affiliated semester
- Must be at least 18 years of age
- Must be in good standing with the SMMC loan programs
- Must show the ability to repay the loan and processing fee
- Must maintain a 2.0 GPA*
- Signed promissory note is required to be on file before disbursement of loan occurs

Terms

- One loan per semester
- Applications processed in real time
- Loan principle and fee are posted to student's account
- Disbursement and receipt of funds can take up to 3-5 business days
- Should non-payment of loan occur, student will be restricted from applying to any SMMC loan program for 12 months beginning on the date when the loan is repaid.

- Should an account fail to meet the late repayment date, a \$25.00 late penalty fee will be accessed
- Should a late account fail to meet the repayment date, the account will be released from the SMMC to Student Accounting with the account being sent to collections. A \$25.00 default penalty fee will be accessed and the student's credit report and history will be negatively impacted.

LOAN PROGRAMS PROCESSING

i) GPA, Enrollment, & Blocks

- Log in to the database.
 - -Go to <http://moneymanagement.unt.edu/user/>
- The home screen should show you the current loans available for processing.
- The following instructions will help process GPA, enrollment and blocks for both loan programs (NTG & Memorial Loan).

-Before you begin, open up a second internet link and login to EIS (myls.unt.edu)

GPA

1. Click on the first available name or ID, this link should take you to the processing page
2. Switch to the EIS link and go to the GPA screen.
(<https://myls.unt.edu/servlets/iclientservlet/lspd01/?cmd=start&>)
3. Click on the **Cumulative Statistics** tab
4. At the bottom of the page, the student's GPA should be next to **Cumulative GPA:**
5. Copy the Cumulative GPA
6. Refer back to the application you are processing.
7. Paste the **Cumulative GPA** from EIS in the empty field that reads **GPA**.

Enrollment

1. Switch to EIS link and go to Enrollment screen.
(<https://myls.unt.edu/servlets/iclientservlet/lspd01/?cmd=start&>)
2. Recopy the Student ID in the search field.
3. Click on the current semester (Ex: 2007 Fall)
 - **Side Note:** For Grad students, make sure you look in both Undergraduate and Graduate semesters, student are sometimes enrolled in both classifications.
4. Click the **View All** link to view all enrolled classes.
5. Count the number of hours/classes the student is enrolled in.
6. Refer back to the application you are processing
7. Place the number of hours the student is enrolled in the empty field next to **Enrollment**. (Ex: 15 hours)

Blocks

1. Refer back to the EIS link. If a student has a block, at the top of the page there should be a red “Do Not” sign close to the student ID number. (*the red star is **not** associated with a block, disregard this*)
2. Click on this “Do Not” sign, the new page should read **Negative Service Indicators**.
3. Click on the **Detail** of the block and view the **Services Impacted**.
4. If the service indicator impacts/blocks the following listed below:
 - Memorial Loan
 - Short Term Tuition Loan
 - Registering
 - Transcripts
5. Describe the block detail in the empty field labeled **Block Description**.
6. Under **Referrals Initiated**, check the box of the department that placed the block on the student’s account.
7. Press the **Save** button after you have finished and checked over the information entered.

FA Verification

- At the top of the screen, click on Pending **FA Verification**
 1. Click on the Students **UNT ID** to begin processing the Financial Aid portion of the application
 2. After copying the student’s ID number, switch to the EIS screen and go to the **Account Summary** link
(<https://myls.unt.edu/servlets/iclientervlet/lspd01/?cmd=start&>)
 3. Paste the student’s ID number into the EIS field that read ID.
 - a. *For the business unit, type in **NT752***
 - b. *If you are unable to copy and paste the ID number, type in the student’s last and first name in the search fields*
 4. Press the **Search** button
 5. After you have verified the student, click on the student’s ID number.
 6. On the left hand side of the screen, click on the current semester
 - a. Ex: Fall 2007
 7. Click on [View Account Detail](#)

Processor’s Notes

This next portion of the manual will fill in the portion of the FA Verification labeled **Processor’s Notes**

1. Under **Payments Received**, observe if the student has:

- a. Taken out an Installment Plan or Short Term Tuition Loan
 - b. Made Payments with an E-check payment or Credit Card
 - c. Received a Memorial Loan
- 2. Under **Financial Aid**, observe if student has:
 - d. Financial Aid payments posted, this includes
 - i. Scholarships
 - ii. Grants
 - iii. Loans
 - iv. Miscellaneous Gifts
- 3. Under **Refunds**, observe if student has:
 - e. Received any refunds
 - i. Document whether the refund was received E-refund or Mailed.
 - 1. If a student has signed up for an e-refund, it will read: *All refunds on this account are sent electronically via eRefund*
 - 2. If a student received e-mail by mail, it will read: *Refunds*
 - ii. If a student has received a MEMORIAL LOAN (*documented under Payment's Received*), the loan will also show up under the refund portion. **DO NOT** add the Memorial Loan balance with the other refunds when documenting the full refund balance under **processor's notes**.
 - iii. If a student has received a refund, click on the **Refund Number** to find out the date that it was sent to the student.
- 4. Next to **Term Balance**, document how much the student currently owes for the semester.
 - f. Negative balances means that the student has paid off a **prior term balance** and does not owe any money currently.
- 5. Document the account observations in Processor's Notes on the application. They should go in this order:
 - g. Payments Received (Scholarships, Grants, Loans, Misc. Gifts)
 - h. Financial Aid posted
 - i. Refunds
 - j. Term Balance
 - i. Ex: John Doe (ID #12345678) currently has an installment plan and a short term tuition loan. He previously took out a memorial loan for \$450, Some aid has come in, and he has received one refund.

Processor's Notes: Installment plan and short term tuition loan has been applied to student account. Aid has paid for tuition. Student

received a FALL 07 MEMORIAL LOAN (\$450 on 9/27/07). \$200 in e-refunds was sent on 10/1/07.

Prior Term Balances

6. Click [Return to Term Summary](#) (Bottom of the Page)
7. Click [Return to Account Summary](#)
8. If a student DOES NOT show a negative (-0) or zero (0) balance in previous semesters, this student has a **prior term balance**.
9. Click on the semesters with the prior term balances and document whether they have UNPAID MEMORIAL LOANS.
10. Under processor's notes, document how much the student owes for each prior semester on the student's application
 - k. Ex: **Processor's Notes:** Student has PRIOR TERM BALANCES(\$1500 Fall07, \$650 Spring06) UNPAID MEMORIAL LOANS (\$200 Fall07)

Anticipated Aid

1. Return to [View Account Detail](#) of current semester
2. Look under Anticipated Aid
3. If the student shows Anticipated Aid on account, add up the monies.
4. Place the full anticipated aid amount (on the application) in the field next to: **How much aid can the student anticipate**

No Anticipated Aid

1. If a student shows no anticipated aid, refer to the **Financial Aid Status** screen (<https://myls.unt.edu/servlets/iclientservlet/lspd01/?cmd=start&>)
2. Enter the student's
 - a. ID Number
 - b. Academic Institution (NT752)
 - c. Aid Year (Current semester, Ex: **2008**)
3. Press the **Search** Button
 - a. If *no matching values are found*, the student has not applied for financial aid.
 - b. Refer back to the application and click **No** next to the field that reads: **Has student applied for financial aid**
 - c. Click **No** to the next to corresponding Yes/No questions and press **SAVE** to end application processing.

- a. If a financial aid screen shows up after pressing **Search**, look under **Packaging Status Summary**
- b. If the **Review Status** reads Incomplete, refer back to the student's application:
 - a. Click **Yes** next to the field that reads: **Has the student applied for financial aid.**
 - b. Click **No** next to the field that reads: **Is the application complete**
- a. If the **Review Status** reads Complete, scroll down to the bottom of the page and click on the link that reads: [Financial Aid Awarded](#)
- b. Under the **Accept Amount** column add up the values and place the sum on the application next to the field that reads: **How much aid can student anticipate**
- c. If the student has not accepted the aid and the values are only present under the **Offered Amount** column, make a note under *processor's notes* on the application
 - a. (Ex: Student has not accepted aid \$5400).
- d. Return to the application,
 - a. Click **Yes** next to the field that reads: **Has the student applied for financial aid**
 - b. Click **Yes** next to the field that reads: **Is the application complete**
 - c. Click **No** next to the field that reads: **If Complete, has the money been disbursed to student.**
 - d. Disregard the field that reads: **When will monies disburse.** Only the financial aid office knows that information.
- e. Press the **Save** button, to end financial aid processing on application

What happens after student get approved/denied (Promissory Notes) how to promissory note: If a student is denied there is an appeals process that can be sent through Paul for further consideration. If a student is approved, depending on the day of the week the approval comes in will dictate when the funds will be available. If a loan is processed before Wednesday afternoon then the funds will be released the following Thursday. Any loans being processed after Wednesday afternoon will be released the following Tuesday.

Promissory Note

LOANS ARE ONLY RELEASED FOR DISBURSEMENT ONCE SIGNED, ORIGINAL PROMISSORY NOTE IS ON FILE.

- Loan application is approved
 - Go to PN folder on shared drive in Loans folder
- Select respective note for the corresponding loan program

- Open file
- Customize with applicant's information and repayment date
- Print promissory note
- Review and educate student on promissory note completion guidelines
- Student completes, initials, signs, and dates promissory note
- Copy is made of promissory note and given to student
- Original promissory note is flagged for inclusion in DLDR (Daily Loan Disbursement Report)
- Original promissory note is filed

PLEASE NOTE SAUCS WILL NOTIFY SMMC WHEN ANY DELAYS OR NON-DISBURSEMENT IS OCCURRING WHICH WILL DELAY THE DISBURSEMENT OF SMMC LOANS.

LOAN PROGRAM PROCESSING CHEAT SHEET

PROCESSING LOANS

GPA

Main Menu

- Records and Enrollment
 - Student Term Information
 - **Term History**
 - Search for ID Number or Name
 - Cumulative Statistics (Blue tab)
 - GPA (If there is a 0 for GPA click view all)

Enrollment

Main Menu

- Records and Enrollment
 - Enrollment Summaries
 - **Enrollment Summary**
 - Search for ID Number or Name
 - Click on current semester for Green Loan, and semester for which the student is applying for the loan if Memorial, Bailey, or Boots-to-Books (Will provide more explanation)
 - Click view all to expand enrolled courses

Student Program/Plan

Main Menu

- Records and Enrollment
 - Career and Program Information
 - **Student Program/Plan**
 - Search for ID Number or Name
 - Select newest search results (one on top)
 - Look for academic program (three digit number ex: 303)
 - Look for Campus (On right side under admissions box- should say MAIN or Dallas)

Financial Aid

Main Menu

- Student financials
 - **View account summary**
 - Term Balance
 - Total Refunds
 - Total Financial Aid (Check for previous loans through our office)
 - Total Charges

Main Menu

- Financial Aid
 - **View Financial Aid Status**
 - Financial Aid Notes
 - Financial Aid Awarded
 - Need Summary
 - Package Status: Complete or Incomplete
 - SAP: Meets SAP or does not meet SAP
 - Review Status: Complete
 - Verification Status: Reprocessing

Main Menu

- Student financials
 - **View customer accounts**
 - Memorial
 - Bailey
 - Collections

Facilitating Workshops



"Tell me, and I will forget. Show me, and I may remember.
Involve me, and I will understand." Confucius 450 BC

In this briefing:

Pg.1 **What is facilitation**
Pg.2 **How people learn**
Pg.6 **Preparing for a workshop**
Pg.9 **Workshop facilitation skills**
Pg.13 **Troubleshooting**
Pg.15 **Evaluation**

Running a workshop is a great way to share your skills or to help people learn from each other. Doing this means that no-one has to reinvent the wheel and it empowers people to do things they want to do.

Facilitating a workshop can feel daunting if you are new to it, but with a little bit of thought you can put together a good workshop even if you don't have a lot of

experience already. This briefing offers some basic principles and practical ideas to help you do that.

You may also find some of our other briefings useful. For example: *Facilitating Meetings* and *Facilitation Tools for Meetings and Workshops* as well as some of our Short Guides.

What is facilitation?

Workshop facilitation is about helping a group to gain skills and knowledge. Unlike the stereotype role of a school teacher, it's not about being in charge. You don't even need to be an expert in the workshop topic (although it can often help). The key to good facilitation is that you and the participants are equals – you all share responsibility to create a good learning experience.



Workshop facilitation in practice?

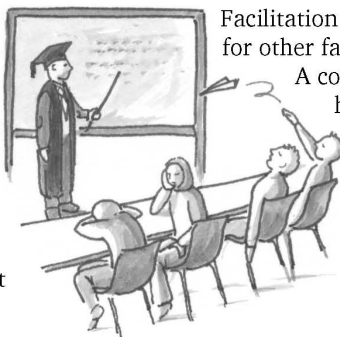
Facilitating a workshop involves a range of different responsibilities. The thing we often think about first is how to **get knowledge and skills across** – what we might call teaching. Sometimes top-down 'teacher-like' methods can be effective, and you might use them as a facilitator. For example, if a group of people had no knowledge on a topic you might start with a presentation or demonstration before letting them apply what they learnt.

However, the knowledge doesn't have to come from the facilitator. Your job is often about setting up activities that enable people to **learn from each other** and **build on their own knowledge**. For example, you might run a skillshare for experienced bakers where they list

common problems and then work together to find ways of addressing them. Even if the workshop is about something which is new to the participants, you can still encourage them to draw on their life experiences instead of telling them everything. For example, you might start an 'introduction to mediation' workshop by encouraging participants to reflect on their experiences of conflict in their own lives.

Facilitation is also about taking responsibility for other factors which enable people to learn.

A comfortable venue, enough breaks, helping create a safe space and good time keeping are all part of facilitating learning. This can be a lot to think about all at once, and some people choose to share the facilitation role. More tips on co-facilitation can be found below.



Making the most of experiences

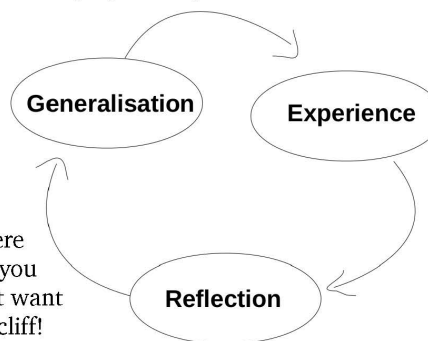
While people are more likely to remember things if they involve a 'real' experience, experience on its own won't get us very far. We also need to reflect on our experiences and make 'generalisations' about them.

In this context, generalisation means formulating our knowledge in a way that we can apply it to other situations. If we make a loaf of bread which doesn't rise we might remember the experience of making it, but decide it is easier to go to the bakery next time! However, if we think through how we made it (reflection), and work out what we need to do differently next time (generalisation), we will have learnt something much more

useful.

We describe this as a cycle because we can start at any point and repeat the process many times, but the order in which we go through it tends to be the same.

Using the bread example, we start with a recipe (generalisation), make the bread (experience), think about why it didn't rise (reflection), decide we need to leave it somewhere warmer (generalisation) and try again (experience).



Implications for facilitation

You can use this learning cycle to check whether your workshop plan enables participants to make progress. Where you start in the cycle will depend on the subject matter. If you are teaching people how to do hang-gliding, you might not want to start them off with the real experience of jumping off a cliff! Instead you would begin with giving a lot of information about the right way to do it (generalisation). Then you would let them gain experience in a controlled situation on the ground, and help them reflect on what they were doing. Only after all this would you let them do it for real.

In other, less critical situations, you can let people have a go first before providing any explanation. People could try out using chopsticks (experience). Then you could ask them to reflect on what worked or didn't work, and why (reflection). Then you could ask someone to demonstrate a successful method (generalisation) and then let people try it again (experience).

Here are some tips on how to bring each element of the cycle into the workshop plan:

Experience: The experience element of your workshop often takes the most time, and is crucial for learning. Sometimes it'll be possible to *actually* do it for real, e.g. making a bike trailer or climbing a tree. At other times you'll need to create conditions as close as possible to the real deal, for example through using roleplay.

Reflection provides an opportunity for participants to think about what they did and what the effects were. This can be done through building on experiences from the workshop or real life. This might be as simple as checking whether they've tied their knot right, exploring how they felt in a role play or considering how they interact with authority figures in their own lives. Make time for a debrief after any roleplay or practical activity and work out in advance what questions would be useful to ask.

Generalisation: Generalising turns our reflections on a specific situation into abstract under-

standing that can be applied to other contexts. Often this will be integrated into the reflection process. Whenever we think about an experience we automatically start formulating rules or generating ideas for how we might do it next time. For example, when observing that a kestrel is using the wind to hover, you then assume that other kestrels are likely to do the same, and use this information to identify them in future. The generalisation element could also consist of a presentation or demonstration from you – for example showing people how to wire up a circuit before they have a go themselves, or feeding in some extra tips after a debrief. You can reinforce this process by writing down the general rules people have created, or giving people a chance to try the roleplay/practice again and apply the rules – in other words, go round the cycle again.

For more on using questioning and feedback in roleplays and debriefing see below.

Learning styles

We all learn and remember things, but differences in life experiences and in how our brains process and store information mean we all do these things in different ways. Below we have provided a summary of insights into this as well as tips on how to use them as facilitators. The key is to build in variety, and not just provide the kinds of activities you would enjoy.

The senses

Some people find it easier to understand and remember things that they find out about through one particular sense, e.g. visual (sight), auditory (hearing) or tactile/kinaesthetic (touch and movement). You give all participants the best chance of concentrating on and remembering something if they can access the ideas through their eyes, ears and bodies.



Implications for facilitation

For the most important things in your workshop, include all the senses in the learning experiences. For example, you might have health and safety procedures written down, and read aloud, and give participants the chance to practice. Otherwise, just aim to provide a good balance overall.

Examples of how to support **visual learning** include writing things up on flipchart, providing pictures and charts, showing a film, demonstrating a task. Visual learners benefit from having instructions for an activity written down, and might want to take notes.

You can support **auditory learning** with lectures, discussions, music, poetry, and opportunities to talk through ideas and listen to other people. Strong auditory learners might need to read information aloud to turn written words into something they can process.

Support **tactile/kinaesthetic learning** by giving people a chance to do, move and touch. These experiences are easy to provide in a practical workshop, but more difficult with an abstract topic. For this reason conventional education is often less accessible to strong tactile/kinaesthetic learners. However, there are simple things you can do to help. Try movement-based activities like active games, spectrum lines, hassle lines and roleplays. Make information heavy sections more movement based, for example get people to arrange ideas on cut up pieces of paper, or set up paired conversations where participants change partners for each question. Even changing seats will help some people maintain concentration. (See our briefing *Facilitation Tools for Meetings and Workshops* for some facilitation tools and how to use them).

Feeling safe and confident

We learn best when we feel safe – it means we are more able to take risks, and more willing to try out things and explore new ideas. Different life experiences, personalities and cultural expectations mean that what makes us feel safe varies from person to person, so remember that what might help you feel safe might be different for your participants. Here are a few factors to consider:

Help participants to get to know each other. Build a positive, trusting atmosphere by helping participants to get to know each other a bit. At the start of the workshop you could ask them to introduce themselves in pairs or in a go-round and say what interests them about the subject of the workshop. Small group tasks, games and breaks also help participants feel more comfortable with each other.

Vary group sizes. Many people find it easier to express themselves in a pair or small group, and don't like to join full group discussions. However, there are also people who feel more exposed and put on the spot in a smaller group, and prefer more impersonal bigger groups.

Be aware of how confident participants are with the subject. Some participants might be totally new to your subject, so be careful with making presumptions about their previous knowledge. For example, someone who feels insecure about their practical skills might very quickly give up on a 'fix your own bike' workshop if you assume that they already know how to use the tools, and skip this basic information. Similarly someone who is not into formal education might switch off very quickly if you use academic language. Avoid or explain technical terms, and be ready to explain things you think are basic, like how to get more leverage on a spanner, or what you mean by patriarchy.

Check your cultural assumptions. When you use examples and cultural references, speak to the real life experiences of all your participants, otherwise people will feel excluded and disengage from the workshop. Do you assume that

everyone will pick up on references to your favourite TV programme, that a 'couple' means a man and a woman and that everyone in your catering workshop is vegan? Think before you open your mouth, and step in if some of the participants talk or act in ways which might alienate others.

Make sure activities are accessible. Think about how people with access issues, (e.g. wheelchair users or people with hearing impairments) will be able to join in your activities. If possible, ask participants before the workshop whether they have specific access needs. This can be especially helpful for participants with invisible impairments, for example people on the autistic spectrum, or those who are hard of hearing. If you have people in the workshop who don't share your first language, take extra care to express yourself clearly, and encourage them to interrupt at any point to ask for an explanation. Also see our briefings *Access Issues at Meetings* and *A Facilitator's Guide to Making Meetings Accessible*.

Build trust in your role as facilitator. Participants might project the image of a school teacher onto you – help them realise that it is more empowering, and that they will learn more if they work things out for themselves rather than expecting to be spoon-fed answers. Build trust by being honest about what the workshop can deliver, be respectful about your participants' opinions (whether you agree with them or not), keep to time, treat everyone as equals regardless of whether you know or like some of them better than others.

Preparing for a workshop

Working out the content

To be effective you need a clear idea of what you want to achieve with your workshop. Sometimes this will come mainly from you – if you know what key information or skills you want to help people learn. In this case make sure any publicity is clear about what the workshop will involve, so people know what to expect. At other times the workshop will be in response to requests from the participants. In this case you need to find out as much as you can about their expectations. Ideally ask the organiser and consult participants in advance so you have time to prepare something that meets their needs.

You can also check participants' expectations and experience at the beginning of the workshop, and see how they match with the workshop plan you have prepared. However, don't raise hopes that you will change your plan to suit their expectations if that's not possible. With practice you will become better at adapting quickly in response to the group's expectations. In a longer workshop you may be able to check that you're meeting expectations at the end of the first day, or after a lunch break.

The workshop plan

By preparing a workshop plan (sometimes called an agenda or running order) in advance, you can make sure that you are covering a realistic amount in the available time, and that you include activities that will help people learn. A well-prepared plan can make a big difference to your confidence, because you'll go in knowing when you're doing what, and why. It's also likely to make the experience more enjoyable and productive for both you and the participants.



Aims

The first step is working out the learning aims for the workshop. What content do you want to cover and what do you want people to learn? The workshop aims are what you want to have achieved by the end of the workshop, for example, 'participants will be able to make a button hole' or 'participants will have a better understanding of the impacts of racism in their community centre'. Be as precise as possible. Do you want people to recognise different knitting stitches, understand how they work, be able to do them or all three? If you have to change your plans during the workshop, clear aims can help you check that what you are doing is still useful. Don't have more aims than you can keep in your head, and write them at the top of your plan as a reminder.

Which activities in which order?

Next you need to develop exercises and activities to achieve your learning aims. You also want to think about how the different activities or exercises will fit together as a whole. Just like a good story, a workshop has a beginning, a middle and an end. The beginning is usually for participants to introduce themselves to one another, and relax enough to be ready to learn. The middle is usually the main section of the workshop where the learning takes place, and the end is the time to tie up loose ends and get ready to apply this new learning to life.

The previous section provides ideas for creating a workshop plan which enables people to concentrate on, learn and remember things. Make sure

that every activity has a clear purpose. It can be very tempting to throw in activities simply because they are participatory and fun, however people don't just come to workshops to have a good time. Energisers and ice-breakers should be kept short, leaving the bulk of the workshop to address your core aims.

Look at the balance of activities and don't have very similar exercises coming in clumps. For example, if people have just done a paired listening exercise, next you could put them into small groups and that could be followed with solo reflection with post-it notes. This keeps each activity fresh. Also remember to check that your activities follow the learning cycle.

Timing

Be realistic about what you can cover in the time you have. It is usually better to give people hands on exercises and reinforcement that enables them to learn one thing properly than rush them through loads of material that they will have forgotten before they have a chance to apply it.

When working out timings for each exercise, remember to allow extra time as necessary. For example, the activity might be a paired chat for ten minutes, but you probably need to add on another five minutes for you to give the instructions, and for the participants to find a partner and a pen and forget what they were supposed to be talking about(!)

Do build some flexibility into your plan, in case an exercise takes longer than planned. Work out which exercises are less important and easiest to cut if you run out of time. You could also plan some extra practice in case everything is going quicker than planned.

Planning activities in detail

As well as considering how the whole workshop fits together, think about exactly how each activity will work, what you are trying to achieve with it and how you will explain it to the participants.

Aims: just as with the overall agenda, work out for each exercise what you want to get out of it, both in terms of learning and group dynamics. If an activity doesn't fit your aims, save it for another workshop.

Group sizes: what kind of grouping will work for this exercise? The groups that people work in have a major impact on how different people participate. For example, whole group sessions can be more efficient if 1 or 2 people have information to share with the rest of the group. Pairs and small groups can make it easier for more people to be actively involved at the same time.

Giving instructions: giving good, concise and clear explanations for how to do activities is an important skill. If the activity involves several stages, consider backing up your spoken instructions with all the steps written down, or demonstrating the activity. When participants have started the exercise it is worth going round all the groups to check they are doing what you expect them to.

Facilitator input: if you are giving the participants input from your own knowledge or experience, strip down what you want to say to a small number of important points. Break it up so they don't have to listen to you for more than five or ten minutes at any one time. Think about how you can present the information in a way that fits different people's learning styles, e.g. backing up what you are saying with visuals or activities.

Questions: think about what questions you can use to draw out participants' learning, and how you might respond to questions they throw at you. If you are hoping that participants will pool their knowledge in order to learn more about something then it's worth having a list of important points to add in case they aren't covered by participants.

Pre-empting problems: try to predict the kinds of things that might go wrong with the activity, for example which bits might the participants struggle to understand. Decide whether you want to pre-empt these problems by giving people tips. Alternatively, be prepared to draw these things out in the de-brief.

Practical preparations

Practicalities are also important in making your workshop more participatory, focused and enjoyable:

The **workshop space** should be comfortable, with plenty of natural light and air circulation and a comfortable temperature. The space should be set up to encourage participation – a circle of chairs works well – everyone can see each other and there is no automatic hierarchy in a circle. We prefer to clear the circle of any tables, as this creates less of a boardroom atmosphere and is more practical for breaking into small groups.

It pays to check any **equipment** that you or the participants will be using. This may just be about your workshop running smoothly – it can be very annoying spending ages preparing some slides and then finding the projector doesn't work. It can also be about having enough tools and equipment for everyone to participate – there's no point in running a carpentry workshop where only one person out of six has a sharp saw. Most

importantly it can be about safety – knowing the history of any climbing harnesses you hand out to people, for example. Beg and borrow, or limit the numbers in your workshop so that you have the right equipment for everyone.

Make sure **food and drink** is suitable for the group. Consider ethical concerns, food allergies and religious or cultural needs. Having tea and coffee breaks slows a workshop down, so if you want it short and focused, it might be best to give it a miss, wait until afterwards, or just have a jug of water and cups available.

Having said that, in a longer workshop, ignore **breaks** at your peril! People don't learn effectively when they're tired, gasping for a drink, or desperate for the toilet, so aim for a break roughly every one-and-a-half to two hours. Be realistic as to how long the break will take – if there

are twenty participants and one toilet, ten minutes won't be enough.

Workshop times – will people need to leave in a hurry? If so make sure important information or discussion happens towards the start of the workshop, or make extra sure you finish on time. Consider how start and end times fit with public transport if people are travelling to the event.

Think about how to **make your workshop accessible** to as many people as possible. Check whether your space is suitable for wheelchair users or people with other access needs. Are there other practical preparations you can make to help people access your workshop? Also see our briefings *Access Issues at Meetings* and *A Facilitator's Guide to Making Meetings Accessible*.

Tools to aid equal participation

Be clear at the start that you want and welcome *everyone's* participation. Acknowledge that some people speak more than others, and ask people to be aware of their own and each other's participation – to make space for all voices to be heard.

Saying this once won't be enough – use tools which help people to participate such as:

Handsignals to create a queue for contributions. Tweak your queue to ensure it's not just the same people getting to speak. If you do this, make sure you explain why: *I'm going to start with the people who haven't spoken yet...*

Small groups or pairs to give more people the chance to speak and break up existing power dynamics. If you're getting feedback from small group work, ask for a new reporter each time.

Have a **go-round** to give everyone an equal space to express themselves. However, be careful not to put anyone on the spot. Make it possible for people to pass and say nothing if they don't want to.

You could use a **Group Agreement** at the beginning to set the tone for what is, and is not, acceptable behaviour.

Preparing yourself - confidence

It's natural to be nervous before and during a workshop, and some adrenalin can be useful to keep you on your toes. However, feeling confident about your workshop will help both you and your participants enjoy it more. The first, and most important step is to have prepared your workshop well so you know it is well-designed and you are prepared for things which might go wrong. Rehearsing the whole workshop with a couple of friends can help a lot. You can also run through what you are going to say in key sections by yourself – maybe the workshop introduction, any presentational sections and the introductions to the more complicated activities.

Get **participants involved right away** with energisers and introductory go rounds. If they are warmed up and more relaxed it'll help you too. Try practising **deep breathing**: if you feel yourself getting nervous take a couple of deep, slow breaths and feel your feet on the ground.

Making mistakes is an important part of becoming a better facilitator. Accept that it's inevitable and commit yourself to learning from them. Bear in mind that the participants won't be aware of most of the mistakes you make, and that an activity that doesn't work for one person will probably be just right for someone else. Being confident doesn't mean the same as being perfect.

Workshop facilitation skills

This section gives an overview of some of the skills involved in facilitating a good workshop. Every workshop is different, so not all these points will be relevant – use your own judgement and work out your own ways of making things work.

Active listening

(For more on active listening see our Short Guide on *Active Listening*).

Active listening is a key facilitation skill: it's when we pro-actively look and listen for what someone else is trying to communicate, while trying not to project our own thoughts and expectations onto them. In workshops it is vital for working out what participants already know and think about the topic. This means you can adapt the workshop to their needs, deal with anything you think they have misunderstood, and avoid wasting time telling them things they already know.

Show that you're listening. Be aware of how body language such as an interested facial expression and maintaining good eye contact helps participants feel valued. Avoid signs of impatience such as looking at your watch, or flicking through your notes. Try not to fake it! You might have half a mind on figuring out how to save time in the next exercise, but you do also need to focus on what someone is trying to say.

Summarising

Summarising is closely related to active listening. You can show people that you've heard them properly, and have understood their point by rephrasing the core of what they said and offering it back to them. It's important that you don't simply repeat what they said word for word, but show that you've understood any emotion or key concepts they've expressed.

A good summary not only shows participants that you have listened, but is also an effective way to check whether you've understood them. Offer the summary tentatively – use phrases such as: *What I hear you saying is... is that right?* or: *Would it be fair to say that you feel...?* If you restate in bold terms such as: *so you feel that...* or: *you believe...* and you're wrong, not only does it show that you haven't been listening, but you risk offending the speaker by misrepresenting them. Summarise succinctly – learn how to boil things down into one or two short sentences. This is essential if your summary is going to make things clearer and help people move forward.

Asking questions

Questioning is a technique often used by facilitators during workshops as an alternative to presenting information and giving answers. Asking the group a question, or series of questions can enable them to find their own solutions and puts them in control of their own learning. Effective, well-planned questioning can support people to reflect on and learn from their experiences.

Ways of asking questions

Here are some strategies for ensuring your questioning gets good results:

Have a **clear aim**. What learning are you trying to achieve? When you are planning the activity, prepare questions that reflect this.

Think about how the words you choose will impact on the answers that you get. For example, there's a big difference between "How did you feel?" and "What did you think?". Do you want participants to discuss emotion and experience (the

Asking questions - an example:

You want to help an inexperienced group gain some skills at giving media interviews. You could give them a presentation on top tips for interviews. Or you could ask them questions:

"Think of an interview you've seen or heard recently – did the interviewee come across well? ... Why? What made the interview a success? ... What was it about the way they spoke that made them sound so well-informed? ... Anything else? ... What did they do that was less successful? ... What do you think might have worked better instead? OK, so to summarise, you think that a good interview..."

first question), or ideas and opinions (the second question)?

Use **open questions** when you want to open up and explore issues. Use them to draw people out and to let participants direct what is to be discussed. Open questions are questions that cannot be answered by a simple “yes” or “no” answer. They start with words such as *Why...?* or *What happened...?*

Closed questions generally invite a “yes”, “no” or “don’t know” answer. There is a place for closed questions when you want to clarify points, get information quickly or when you want to deliberately restrict options, for example “Would you like to stop now, or go on for another 15 minutes?” excludes the possibility of going on for more than 15 minutes. Whereas the open question: “How much longer do you need?” could leave you carrying on for another hour or more!

Giving feedback

Feedback helps people learn from their experiences. Sometimes participants can offer feedback to each other, but the facilitator’s contribution can be vital. You have the benefit of preparation and probably a better knowledge of the topic, and that will help make sure participants come away with something useful. Plan in debrief sessions at the end of practical activities and roleplays, and be ready to offer feedback to participants throughout the workshop.

Positive feedback

It helps to start with the positive feedback – many of us aren’t very good at recognising our own abilities, so it’s important to tell people what their strengths are so they can build on them. Giving positive feedback first also helps make people more receptive to being told what could be improved.

Specific feedback is more helpful. If we say something general like “*That was brilliant!*” people often don’t believe us. If you try to pinpoint what the person did and what effect it had then you are providing the whole group with strategies they can use in future. So, for example, rather than “*You did well*”, try “*When you transplanted the seedlings you left plenty of soil round their roots, which means they are more likely to survive.*” If you’re giving feedback to a group, direct comments at named individuals where appropriate. We learn better when feedback is made relevant to us: “*Joanna, you followed the safety procedure well when you checked your knot before beginning to climb.*”

Negative feedback

Don’t shy away from negative feedback – it is very useful for learning. Think carefully about how you offer it though. First of all work out whether you have really spotted someone doing or saying something that is ‘wrong’ or do they just have a different idea from you? Next decide whether it is in the interests of the group for you to point it out.

Finally work out how to bring it up. Be very clear whether you are offering a personal impression, a difference of opinion or something you are factually sure about. Starting with the word *I* can show you know your impressions are subjective: “*I felt that your clenched fists made you come across as aggressive.*” Telling people where your information comes from can help them trust you and make it

seem less personal: “*I checked the HMRC website this morning, and in fact what the law says is...*” Again, the more specific you can be the better. Limit your comments to criticising what people did and not who they are. There’s a world of difference between saying “*You didn’t secure your harness,*” and “*You’re a liability!*” Negative feedback is most useful if you can follow it up with ideas about how things could be done differently. For example, “*You held the seedlings by the stem – doing this can more easily damage the plant than if you hold it by the leaves.*”

Debriefing - an example:

You have run a roleplay on bullying in the workplace. You might start by asking all the participants and observers what they noticed themselves doing and how it felt. Follow up by digging deeper to help them reflect on the experience: *Was there anything in particular that you found humiliating? What was it about the way Katie responded that you wished you had done too?* Then finally: *Can you draw out a list of tips that help you feel assertive? Is there anything you intend to try out in your relations with your own manager?*

Facilitating roleplays

If you are running a practical workshop it is usually quite easy to work out how to get people practising new skills 'for real'. pruning an apple tree or installing Linux on a computer. However, with other skills like dealing with sexual harassment or offering counselling you will probably need to rely on roleplays to give people an experience to reflect on. Because it doesn't matter if people make a mistake in these practice sessions it's a safe space to practice skills and receive feedback.

In a roleplay a scenario is set up and participants are asked to act out different roles that are relevant to the subject matter and specific aims of the workshop, e.g. playing the part of the police in a 'know your legal rights' workshop. Alternatively, you can get people acting as themselves in a new role or situation, for example trying out facilitation in a 'how to have better meetings' workshop. Some people recoil from the idea of a roleplay – remind them that playing roles can offer useful insights into someone else's perspective on a situation. At the same time, make it clear that participation is voluntary and that there are useful observer roles for those that prefer to avoid an active part.

There are three stages to facilitating roleplay: *setting up*, *running the activity* and *debriefing*.



When **setting up** you clearly explain the scenario (and possibly the geography of the space) to participants and ask for volunteers for the various roles. It's a good idea to give role players a bit of time to get into character. You might give them a quick briefing, or provide role cards with a short description of their character, e.g. their key concerns or issues, or some examples of the kinds of thing they might say.

Ensure you give appropriate 'health and safety' warnings if the activity is likely to get physical. In very intense activities you may need to use a whistle to stop the action as people may be so involved they don't hear you shout. Alternatively, you could agree a safety word – if anyone shouts the word then the roleplay will stop immediately. Obviously it should be a distinctive word that is unlikely to come up in that roleplay.

Running the activity: announce the start of the activity and allow the action to run until: you have got all the learning out of the activity, participants have run out of steam, you run out of time, someone is becoming distressed, the action is getting a bit tough and injuries look possible or there's a natural moment to break.

When you stop the activity give people a chance to recover before you start the debrief. Some activities are very physical and people may need to get their breath back and replenish their blood sugar, or get a drink. They may also need to get out of role and let go of any strong emotions. You will need to judge the level of 'de-roleing' required, depending on the intensity of the roleplay. A few options are: a 10 minute break, a quick energiser, a few deep breaths, shaking hands and exchanging a few words with the other participants or a visualisation that takes people's attention elsewhere (e.g. to a pleasant memory).

The final stage is **debriefing**, which is probably the most important aspect of the activity. It gives participants a chance to reflect on their experience, to process their learning and to think about how they will apply it in real life situations, so do allow plenty of time. Rather than just having a free discussion, ask the group a series of questions that will help them get the best learning from the experience. We find the following stages useful when debriefing.

How did you feel? Start by asking people how they felt during the roleplay.

What happened? Then ask questions about what happened. What did people notice?

What can you learn from it? Next encourage discussion. Help participants work out the implications of what happened and how they felt. *Can you think of any reasons why you felt or acted that way?*

Which of the things you said or did were most effective? Can you see any patterns emerging?

How will you apply it? Ask questions about how this learning can be applied to new situations. *Is there anything you want to do differently next time? What tips do you want to bear in mind for the future?* If it's useful, make notes on a flipchart or write up the debrief.

Writing up contributions

Even if you don't use blackboard and chalk, you may feel like a school teacher when you write up participants' contributions. However, it is a very simple and useful way of helping people concentrate and remember so it is worth doing and getting it right.

Practical Points

There's no point using visual aids if people can't see them, or can't hear you talking. So, talk to the group, not to the paper! It's better to pause whilst you write than lose what you're saying in the process of writing. You could also ask your co-facilitator or one of the group to write for you. Ask if everyone can see the writing. If not, either move the flipchart or ask participants to move. Your flips will also be easier to read if you write neatly in lower case letters and make sure you write big enough.

Writing up the groups' contributions

When writing up comments use your active listening skills to accurately summarise and restate the comments made. Make sure you check with the person who made the comment, as you may have misunderstood. Don't show any favouritism – value all contributions equally and write down all comments. If there's a reason why you're not writing something down (because it's already on the paper, for example, or it's incorrect) explain it to the group.

Helping people remember

Use headings: they help us build mental associations, so we can remember and 'file' our learning appropriately. Instead of linear lists, you could use spider diagrams or mind maps – they can be easier to remember, and make it easier to cluster different contributions. Using colour and pictures also helps people focus and remember. If colour contrast is important then be aware of colour blindness – ask the group if any particular combinations are a problem, or, if preparing in advance, avoid putting green and red together because this is the combination which most often causes difficulties.

Working out what the group wants

Help the group to be in control of their learning experience by offering them choices, for example: *Do you feel the need for a break? or Would you like to practice that again or are you ready to move on?* However, by posing these questions to the group as a whole there is a danger that you only get to hear the most confident voices, or that participants spend more time trying to agree what to do than doing it. You could present the group with a limited range of options and use a 'temperature check' or other quick prioritisation tools to get a quick sense of how everyone feels about each one. Alternatively base your decisions on your own observation of the group rather than asking them outright – if you can see people flagging you can probably guess that they need a break, and if you have watched them doing an exercise you can make a good guess as to whether they need more practice or not.

Co-facilitation

Co-facilitation means sharing the work of running a workshop. This might involve simply asking someone to take on a particular role in a particular exercise: time-keeping for example, or welcoming late arrivals (see co-facilitation roles below). Alternatively, it might mean working together with someone else to prepare, deliver and evaluate the workshop. This can make the prospect of running a workshop less daunting if you are new to it, and is a good way to share your skills if you are an old hand.

However, co-facilitation isn't always straight-forward and easy. It can be a real test for your communication skills. It is best to be clear about who has responsibility for what at all times, whether that means alternating activities or assigning a particular role to one person: writing things up, for example. Even if one person has taken on planning an activity, make sure you both have a shared understanding of why it is there, and how to make it work so you can support each other if necessary.

Troubleshooting in workshops

A workshop can involve unexpected and difficult situations that you'll need to deal with. Sometimes these are unforeseen practical problems, like fire alarm practice in the building. At other times they're down to group dynamics or behaviour. We can't include every possible scenario here, but we have provided some general rules, as well as tips for dealing with common situations.

Give yourself time to think

Don't forget that as the facilitator of a workshop you can ask for what you need in order to better serve the group. If things are going wrong then don't feel you have to think entirely on your feet while you maintain a smooth 'performance'. Acknowledge that things aren't working the way you planned and offer the group a quick break while you think it through or chat to your co-facilitator.

Ask the group...

As well as checking that you're meeting their expectations, you can use the group to solve other problems. If a session isn't going as smoothly as planned, or energy levels are low, you could ask the group what they want to do about it. Be aware though that working out what everyone wants isn't always straightforward – sometimes presenting them with a narrow range of options can be easier than asking open questions. Never be afraid to admit your fallibility, and move on to the next exercise if the group isn't engaging with the current one – make sure to capture relevant learning first!

...but don't blame the group

It is easy to get frustrated when your workshop isn't going to plan, especially if you feel that it is being de-railed by the behaviour of one or two individuals. In this situation it is vital to remember that the problem is someone's behaviour and not them as a person. It's also important to realise that they're rarely deliberately making life difficult for you or the group.

We can often deal with problems more effectively if we take a step back and consider what the apparently 'difficult' individual might need and whether we can offer it to them. We all bring a number of needs and wishes with us, whenever we work in a group, for example the need to be acknowledged, to connect with others, to learn something new. We usually can't provide long term solutions to these needs in a workshop, but we can often help make someone's experience better. For example, if some participants look bored during long presentations then a quick energiser and some more interactive activities might be all they need to get them interested again.

Some examples of common problems you might face:

Dealing with over-participation

You might find yourself faced with a small number of participants who dominate discussions. You can reduce the impact of this by planning your workshops with lots of tools for increasing participation. If you are having a full group discussion a simple tactic is to tell the group that you are prioritising contributions from people who haven't spoken much yet.

Sometimes, people will dominate because the workshop isn't meeting their needs. For example, you may be faced with someone who constantly interrupts to make their point, or who returns to the same subject over and over again, even though the discussion has moved on. These can be signs that your participant doesn't feel that they've been heard and their opinion valued. Taking the time to actively listen and to offer a tentative restatement of their point can be all that is needed to help them move on. Bear in mind, though, that while some people are able to speak succinctly on a topic, others need longer to express themselves. Avoid jumping in with your summary too soon and try to foster patience for people who need a bit more time to get their ideas out.

...or under-participation

Some people might not join in with discussions or other activities. This may not be a problem – they have chosen to be there and may learn well in an observer role. However, it may be that they want to participate more, and you could make it easier for them by changing what you are doing.

Facilitation tools like paired listening and go-rounds give everyone a chance to have their say. Use

ice-breakers and energisers to help people warm up, and make sure you challenge any aggressive or dominating behaviour so that other people can feel safe.

Sometimes it will be one particular exercise that isn't working. Has everyone understood what they're supposed to be doing? Have you given them a rationale for doing it? Or perhaps you simply need to move on to something else? In all of these cases ask the group! *Is anyone confused at the moment about what we're doing?... Is this exercise working for you? If not we can easily move on.* Don't be afraid to ask for a few minutes to reorganise your plans!

Working with a sceptical group

So what can you do when there are people in the group who are sceptical about the subject of this particular workshop, or the way you're facilitating? Firstly, check your group's expectations near the start of the workshop. Hopefully you'll find that you've prepared a workshop that's relevant to this group. If your plan doesn't meet people's expectations, at least you'll know, and can either change things if possible, or else suggest that people might want to leave.

It can help to explain at the start of each activity what you are aiming to achieve with it, and how it fits in with the overall aims of the workshop. If you can't (because, for example, the exercise needs them to come to it with an unprejudiced mind) explain this to them and make it clear that the rationale will become obvious.

Acknowledge any scepticism – don't just ignore it and hope it'll go away! You can be explicit – *I know some of you aren't sure how this workshop will help, but this is how I think it might be useful...*

Trust your workshop preparation – you've checked that it meets all the needs of a good learning experience. If you evaluate exercises regularly, you know what works and what doesn't. Be confident – not easy when faced with scepticism – but do it anyway!

Getting different numbers from those you planned for

It's not uncommon to plan a workshop for 12 people and then find that only six show up, or vice versa. Do whatever you can in advance to find out how many people are likely to come.

When preparing, work out how you can adapt activities to deal with different numbers, or whether at a certain point you might cancel, or run the workshop twice in smaller groups. Often this is as simple as having some extra resources just in case a bigger group turns up, and being ready to do things as a whole group if there aren't enough people to break up into smaller ones. Sometimes you may have planned an exercise that you just don't see working with this number of people. Go back to the aims of the exercise – what were you hoping to achieve? How can you achieve those ends with this number of participants? It may mean you have to fall back on more traditional methods, such as ideastorms, go-rounds and whole group discussion – this is fine. As long as you keep the energy of the group up your plan should still work.

Late arrivals

When you are running workshops in informal settings it is very common for people to arrive late. One way to get round this is to state clearly beforehand that the workshop will start promptly, and/or give some encouragement to be punctual, e.g. tea and coffee. Especially if you are feeling nervous you may be tempted to wait until more people have arrived. In this situation you could check what the people who have arrived on time want to do. They might prefer to wait until everyone is there, or prefer to get the benefit of the full workshop you had planned. However, if it was clearly stated that the workshop will start on time, feel free to get going, particularly if you know that starting late would be detrimental to the workshop.

When people arrive late you need to find a balance between welcoming them and disrupting the workshop for everybody else. What you do will depend a lot on what's going on in the workshop when they walk in. If it is a small group activity, you could assign them to a group and ask the other participants to fill them in on what they have missed, or you could take the time to give them a quick summary yourself. If they arrive in the middle of you talking to the whole group, just acknowledge them with a smile until you reach a good moment to pause and welcome them, and then later take them aside and offer a brief run-down of what they have missed.

Getting your timing wrong

Working out how long activities are going to take is always a guessing game, especially when you first start running workshops. During the workshop keep checking the time and if it is obvious that you are getting through things too quickly, or (more likely) too slowly, then allow yourself a moment to work out what to do about it. If an activity is taking longer than you expected, but is providing useful learning that meets your aims, then you may want to cut something short later in the workshop. An example is doing an exercise as a whole group rather than splitting into pairs and feeding back.

In less obvious cases go back to the aims of the workshop, and decide which activities are most crucial for achieving these aims. You may decide to offer the group some choices of what to do and what to cut, but beware spending as long deciding what to do as you would have done doing it.

Even though you might be feeling anxious about the time, avoid making people feel rushed as this would have a negative effect on the quality of their learning.

Technical hitches

Check all equipment and venue practicalities before you start your workshop, and have backup plans that don't depend on technology. If something does go wrong unexpectedly, see if people can achieve the aims of the planned activity in a different way. For example, you might have planned to use some film clips as a starting point for small group discussions, but you might be able to offer them a verbal summary of the films instead. Or your participants were going to practice wiring an electrical circuit individually, instead of which you could put them in pairs. Don't hesitate to explain the situation to your participants, and ask how they would like to deal with it. For example, one of them might have the technical knowledge to fix your computer, or know someone who could do it while you got on with a different activity. Sometimes it might be better to reschedule the workshop entirely.

Evaluation



Evaluating the workshop together with the group allows you to check that the workshop has met the group's expectations and gives you ideas for improvement. Build at least five minutes evaluation time into each workshop plan. Don't just evaluate the content. Ask questions about the quality of your facilitation, whether you met expectations, the pace and length of the workshop, etc. You can also ask if there are other workshops the group would like. Here are three evaluation tools:

- ★ **Go-Round / shout out** – ask participants to say things that worked well and things that didn't – ask them to be honest, as it'll help you learn how to do it better next time. Be open to criticism – listen for what went wrong and how they think you could improve. You can reflect later on whether you agree or not.
- ★ **More of ... Less of .. the same...** Divide a flip chart into three columns: more, less and the same. Hand out pens and ask participants to write down things that worked well for them in the 'same' column, things they wanted to see less of, e.g. 'use of jargon' and more of e.g. 'chances to practice new skills'. Encourage people to include reasons for what they are saying and then leave them to it to encourage honesty.
- ★ **Evaluation form** – prepare a form that has room for comments and maybe a way to score different aspects of the session. Evaluation forms take a bit longer to fill in, but you can glean more information than with other methods. Phrase questions neutrally. Encourage people to fill it in straight away, or you will never get it back. NB: take lots of pens with you – that way no-one has an excuse not to fill it in there and then!

For more ideas you can look at our briefing: *Facilitation Tools for Meetings and Workshops*.

Facilitator's debrief

Debriefing workshops is essential for learning from our mistakes and improving future workshops. You can do it on your own, with your co-facilitator if you have one, or with someone else. Debriefs are a great way to deal with any problems in communication between co-facilitators, and can be a very creative process. It's amazing how much of the detail you'll forget after a week, so do the debrief as soon as you can after the workshop. A suggestion for structuring your debrief:

- 1) Overall: what went well/less well?
- 2) How was the relationship with the co-facilitator?
- 3) Go through each exercise: what went well/less well? (whoever facilitated the session gives their feedback first, then the co-facilitator offers feedback.)



Further reading

On the web

www.seedsforchange.org.uk/resources Lots of guides to workshops, meetings, facilitation and tools for workshops. Some you may find useful for preparing workshops are: *Facilitating Meetings*, *Facilitation Tools for Meetings and Workshops*, *Group Agreements for Workshops and Meetings*, *Giving and Receiving Feedback*, *Using Question in Workshops*, *Access Issues at Events and Meetings* and *Facilitator's Guide to Making Meetings Accessible*.

www.rhizome.coop/resources More resources on facilitation and tools.

www.trainingforchange.org Excellent resource for all social change facilitators.

wilderdom.com/games wide selection of 'games' and activities to complement and support learning, including links to other resources.

Books

Training for Dummies. Elaine Biech. 2005. ISBN: 0764559850. *Good resource to support ongoing*

