



# Trainer Tips and Techniques



**ARIZONA SAVES**  
*FINANCIAL EDUCATION CURRICULUM*



National Bank of Arizona

*Presentation Created by  
Dianne James, National Bank of Arizona*

# Agenda



- Pre-class Preparation
- Learning Styles
- Use of Visual Aids
- Q & A's
- Effective Openings
- Transitions
- Closings

# Pre-Class Preparation

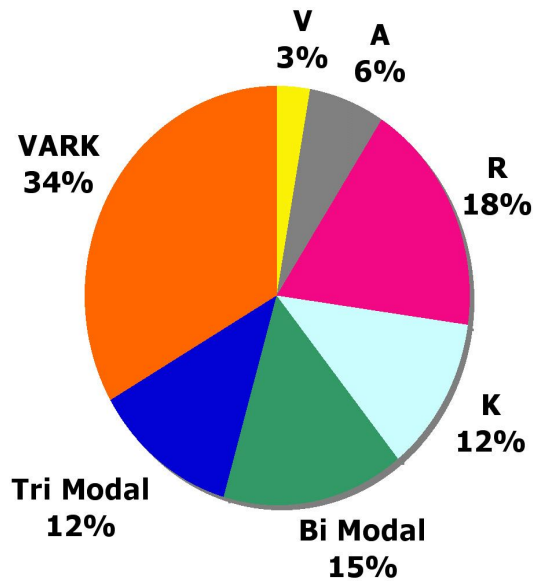


- Know your materials ...practice, practice, practice
  - “Proper Preparation and Practice Prevents Poor Performance”  
- BOB PIKE
  
- Know your audience
  - “Students learn more efficiently when the teacher organizes the lesson in such a way that it relates to the background and knowledge of the student.”  
- R.F. Schuck

# Learning Styles ... There's more to teaching than talking



**PEOPLE**  
(Up to July 2007 VARK Database)  
n=43826



- Visual
- Auditory
- Read/Write
- Kinesthetic
- BiModal

# Motivational Speaking



- It's all in the delivery!
- Target audience may be very low-literacy or average literacy in reading/writing
- Arizona Saves workshops are designed to be interactive and engaging to reach all literacy levels
- Low-tech equipment – no PowerPoints or videos; instead we rely on dynamic delivery, audience interaction and financial concepts that are reinforced or taught on a white board
- The instructors job is to deliver key concepts in a manner that produces an “Ah Ha!” moment that participants will have a few “take aways” that will motivate and encourage them to improve their financial behaviors.

# Use of Visual Aids



- **Overhead Screen**

- Placed on a diagonal allows for better viewing for all
- Use full screen

- **Flipcharts**

- Touch, turn, talk
- Letters at least 1.5" high
- Leave bottom 1/3 blank
- Tracing
- Lightly pencil in notes
- Use unusual colors



# Use of Visual Aids



- **Effective White Board Use**
  - White board “cues” are used to reinforce a concept that is introduced in the curriculum
  - Same as Flip Charts (letters 1.5” high, touch/turn/talk, leave bottom third blank, use unusual colors.)
  - Be sure everyone has had time to take notes from the white board before you erase
  - Try to face the audience while writing – or - Have co-teacher “scribe” for you
  - If more than one concept is put on the board, use different colors for each concept

# Questions and Answers



- **Asking Questions**

- Plan what you'll ask – have a purpose
- Keep them short and clear
- Focus on one topic or key point
- Avoid calling on someone unless you know they have the answer.
- Use open-ended questions

*“What questions do you have of me?”*

instead of

*“Do you have any questions?”*



# Responding to Questions




- **Types of responses**
  - Mirror – participant is seeking confirmation or clarification
  - Throwback – instructor ‘throws’ question back to audience
  - Wrong answer??
- **Response format**
  - Acknowledge and thank
  - Repeat for the benefit of the entire audience
  - Respond to the question
  - Check by saying “\_\_\_ does that answer your question?”



# Effective Openings



- Display energy and enthusiasm
- Don't apologize!
- Make eye contact and smile
- Focus on your audience – not yourself 
- Provide an overview of what will be covered
- Build rapport ... put everyone at ease
- Ask for input & chart responses
  - *“What will make this a great experience for you?”*
  - *‘What do you want to ensure you get out of this session?’*

# Transitions



- Before moving to the next topic, subject, chapter:
  - Recap by re-stating key points/key take-aways
  - Build on prior topics/modules ... continue the story
  - Ask *‘What questions do you have before we move on?’*



# Closings



- Closings allow for:

- Tying everything together
- Action Planning
- Celebrating
- Thanking/congratulating participants





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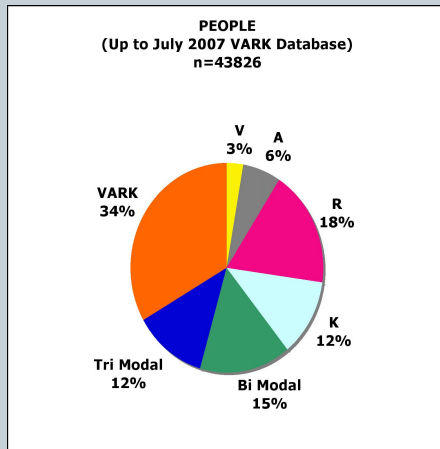
## Pre-Class Preparation

- **Know your materials ...practice, practice, practice**
  - “Proper Preparation and Practice Prevents Poor Performance”  
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- **Know your audience**
  - “Students learn more efficiently when the teacher organizes the lesson in such a way that it relates to the background and knowledge of the student.”  
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How to practice:

- Visualize how it will go
- Practice timing
- Know your materials and you'll be passionate and connect with your audience

## Learning Styles ... There's more to teaching than talking



- Visual
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There's more to teaching than talking!

VARK:

One style is usually predominant, but most people are a combination of all

Visual 3%

Auditory 6%

Read/Write 18%

Kinesthetic 12%

Google "VARK" and test yourself.

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We operate in a model of “group coaching.”

It's important to uncover client values, i.e., what is really important to the client.

Volunteers must understand how to link the client's intended action to their values, encouraging them to move effectively toward their goals.

Values-based conversations are important

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**TIP:**

- AZ Saves workshops rely on WHITE BOARDS
- Same as flip charts – write big enough for all to see and leave bottom 1/3 blank
- Make sure everyone has had time to take notes from the white board before you erase
- TRY TO FACE THE AUDIENCE WHILE WRITING! Have your co-teacher “scribe” for you.
- Use different color markers when showing a concept or writing a list.

## Use of Visual Aids



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*“What questions do you have of me?”*  
instead of

*“Do you have any questions?”*



AZ Saves workshop TIPS:

The curriculum is very interactive.

Many places where it says “ASK” the audience.

If you get “dead air,” try re-phrasing the question.

“If you have a question, ask it! Be brave. By asking that question you’re helping everyone in the audience.”

Don’t just engage with the person asking the question – respond to everyone in the room.

Then come back to the person who asked the question – “Does that answer your question?”

## **How to handle...**

### **Challenging questions:**

- That’s a really good question, does anyone here want to respond to that question?
- Let’s put that in the parking lot, and we’ll go back to it if we have time at the end.

### **Wrong Answer?**

“That’s an interesting point of view...(then ask the audience)...How would you respond to that?”

“That’s an interesting way of looking at it. Let’s look for a different angle or different point of view.”

(Then get back to them and ask “Is that OK with you?”)

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Also try engaging the audience in the Answer part of Q & A:  
“Who wants to answer that?”

The more you involve your audience the easier it is for you.  
Throw it back, dodge a bullet!

## Effective Openings



- Display energy and enthusiasm
- Don't apologize!
- Make eye contact and smile
- Focus on your audience – not yourself 😞
- Provide an overview of what will be covered
- Build rapport ... put everyone at ease
- Ask for input & chart responses
  - *“What will make this a great experience for you?”*
  - *“What do you want to ensure you get out of this session?”*

Also – be honest with your audience. They can “read” you.

You know more than the people in the audience. And besides, nobody has ALL the answers!

Take your nervous energy and turn it into enthusiasm.

Build rapport with the audience before class. Come to dinner and talk to them. Don't just be studying your notes right before.

# Transitions



- **Before moving to the next topic, subject, chapter:**
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## Closings



- Closings allow for:
  - Tying everything together
  - Action Planning
  - Celebrating
  - Thanking/congratulating participants



### TIPS:

- “Dead air” is OK while you wait for them to respond. Pause, look at your notes, review flip charts. Don’t be afraid of silence.
- To get them to open up, share relevant personal stories (without patronizing or bragging).
- Managing negative attitudes & anxiety over the economy: “This is a tough time. But this economy isn’t going to beat us down for the next 90 minutes. Will you all commit to that? Let’s focus on the things we DO have control over. We’re not going to solve the economic crisis today.”
- Disruptive students?
  - Stand near their table
  - Long pause
  - “This table seems to have great discussion, would you like to share?”
  - “I’m sorry, I didn’t hear that question – can you repeat that?”
- Students to monopolize?
  - “Great! I’ve got your input. I haven’t heard from this side of the room.”
  - “I’ve heard a lot from this table...who else has a question or response?”