



RFP for Training Assistance

Capital Area Asset Builders (CAAB) seeks a trainer with experience in adult education and professional development to revise presentation materials and create and present a train-the-trainer curriculum for a 10-hour financial education class series. The ideal company or individual would be able to: 1) revise current class materials to better engage class members and share important information in a clear, and easy-to-deliver format 2) develop and present a training curricula to train the trainers who will deliver the new materials, and 3) provide hands-on guidance and training to CAAB staff who will be responsible for ongoing maintenance and revision of class materials and future delivery of train-the-trainer presentations.

About CAAB

Capital Area Asset Builders puts people on the road to financial independence. Our programs help low- and moderate-income individuals and families improve their money management skills, increase their savings, and build wealth by investing wisely. Our goal is to create a community that provides *everyone* with incentives and opportunities to save for the future.

About CAAB's Financial Education Programs

CAAB sponsors seminars and workshops on a wide range of financial topics designed to help individuals and families to gain control of their finances. Our flagship Money Management 101 (MM101) class (see attached Course Overview & Objectives) is a series of five two-hour trainings delivered in sequence and covering setting financial goals, tracking expenses, budgeting, spending habits, income generation, the wise use of credit and credit rights, and financial institutions and products. *This RFP requests assistance in revising MM101 to ensure materials are engaging and useful and creating a train-the-trainer program for delivery of the CAAB-created MM101 curriculum.*

Target Audience for Money Management 101:

Low- to moderate-income working adults. Each class includes between 15 and 40 participants.

Target Audience for Train-the-Trainer:

Finance and social service professionals with some background in financial education topics.

Phase One: Revising or Creating Presentation Materials

A curriculum for MM101 exists in various formats but has not been standardized for consistent delivery. This phase would consist of working closely with CAAB's financial education coordinator to collate currently used training modules and resources (some from other sources) and create a standardized presentation (including a slideshow and trainer notes) for each of the five MM101 classes.

Phase Two: Developing a Train-the-Trainer Presentation

CAAB uses volunteer and paid instructors to deliver MM101. While instructors generally have strong backgrounds in financial education topics, they may not have worked with standardized presentations before and may need guidance on how to utilize the standard presentation while

still injecting their own experience and personality and providing a consistent level of information, all while delivering CAAB's message of financial empowerment. This phase would consist of creating and delivering an appropriate train-the-trainer module to MM101 instructors and creating a basic handout that instructors can refer to for quick reference regarding effective adult education delivery methods, techniques, and appropriate messaging.

Phase Three: Ongoing Guidance for CAAB Staff

CAAB is committed to investing in staff's professional development and leadership abilities. CAAB's financial education coordinator has overall responsibility for delivering MM101 on a regular basis and works closely with MM101 instructors. This phase consists of providing ongoing assistance and one-on-one guidance and training (including during Phases One and Two) to our coordinator to ensure that she is capable of continuing to revise and update MM101 and the Train-the-Trainer materials as content changes.

Required Deliverables:

- Slideshow with notes and instructor's guide for each of the five MM101 classes.
- Train-the-Trainer presentation for instructors.
- Basic handout on adult education delivery methods and techniques and appropriate messaging.

Desired attributes for companies or individuals responding to this RFP:

- Responsive, flexible, and committed to enabling organization and staff to build internal expertise to continue to maintain and update deliverables as necessary.
- Familiarity with effective techniques for education of adult learners in MM101 target audience.

Timeline and how to respond:

Responses to this RFP must be received by August 14, 2009, and should include a full proposal, contact information for two (2) references for clients for whom you have done similar work, and two (2) examples of presentation slides you have previously created. Send proposals and supporting documents to Donna V.S. Ortega, Associate Director, Capital Area Asset Builders, 1801 K Street NW, Suite M100, Washington, DC 20006, or email to dortega@caab.org. Work on this project is expected to be completed by September 30, 2009 and the budget for this project is limited to \$6,000.

Money Management 101: Course Overview and Objectives

The overall goal of this course is to put YOU, the participant, in charge of your financial future. CAAB's goals over the next 5 weeks are to:

- 1) help you to understand the relationship between money, wealth, and financial independence;
- 2) provide you with information and tools to help you understand your relationship with money and manage it better;
- 3) assist you in developing habits that will enable you to control your spending today so you can save for future expenses;
- 4) educate you about your rights as a consumer and how to exercise those rights.

Lesson 1: Overview; creating wealth, setting financial goals, and tracking expenses

At the end of this lesson participants should be able to:

- Understand the importance of assets in wealth creation
- Understand the importance of goal setting in financial planning
- List their financial goals and categorize them as short-, medium-, and long-term
- Identify the two main parts of a budget
- Develop a system to track their weekly and monthly expenses

Lesson 2: Budgeting, spending habits, and income generation

At the end of this lesson participants should be able to:

- List the 5 steps to creating a budget
- Distinguish between fixed and flexible expenses in their budget
- Analyze their budgets to create a realistic spending/savings plan
- Distinguish between wants and needs in relation to their financial goals
- Identify ways to increase income and/or decrease spending

Lesson 3: Understanding Credit

At the end of this lesson participants should be able to:

- Understand the basics of credit
- Categorize their own credit debt into the most efficient payoff plans
- Analyze/read their own credit report
- Understand what goes into their credit score
- List 3 ways to increase their credit score
- Identify ways to protect themselves from identity theft and fraud

Lesson 4: Knowing Your Rights

At the end of this lesson participants should be able to understand:

- The Fair Credit Reporting Act
- The Fair Debt Collection Practices Act
- The Fair Credit Billing Act
- Bankruptcy Abuse Prevention and Consumer Protection Act of 2005

Lesson 5: Financial institutions and financial products

At the end of this lesson participants should be able to:

- Identify different types of financial institutions and the services they provide
- Identify sources of "hidden" banking fees and strategies for avoiding those fees
- Compare financial products and services and choose those that best meet their needs
- Identify several different types of savings products and understand their relative advantages and disadvantages