

# Managing Money

A Consumer Action  
Financial Education Project

## Money Management Seminar Lesson Plan Packet

### MATERIALS CHECKLIST

1. **“Manage Your Money Wisely”** (Brochure)
2. **“Managing Your Money Leader’s Guide”** (Booklet)
3. **Lesson Plan** for the two-part Seminar (14 pages, including a key to Checkbook Balancing Activity for use by seminar leaders)
4. **Checkbook Balancing Activity** (3 pages, including Sample Checkbook Register and Sample Bank Statement)
5. **Financial Goals Worksheet** (*This is to be completed by participants at home.*) (2 pages, including Financial Goals Chart)
6. **Money Management Evaluation Worksheets** With Three Sample Individual Profiles (*Joey, Juan and Carmen and Cheryl*) (4 pages)
7. **Sample Budget Worksheet** (*This is to be completed by participants at home.*) (1 page)
8. **Seminar Evaluation** (*To be completed in class and returned to instructor before leaving.*) (1 page)

# Managing Money

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Financial Education Project

## Money Management Seminar Lesson Plan

*(For use by the instructor.)*

### Course Purpose:

- To provide workshop participants with an understanding of what good money management is and why it is important
- To provide participants with skills and ideas that can help them better manage their money

### Course Objectives: By the end of the training participants will understand:

- How tracking what you spend can help you prepare a budget
- The importance of balancing your accounts
- How to cut back on expenses
- How shopping around helps you save money
- Ideas for increasing your income
- How to save more of your income
- How to set financial goals
- What investing is
- The benefits and risks associated with stocks, bonds, mutual funds, savings accounts and certificates of deposit (CDs)
- Why insurance is important
- Ways to save on insurance
- Why credit is an important part of money management
- Whom to call if you are overwhelmed by debt

### Materials:

Participant's folder, which includes:

- "Manage Your Money Wisely" brochure
- Checkbook Balancing Activity Worksheets

- Money Management Evaluation Worksheets (set of three sample profiles)
- “What Are Your Financial Goals?” Worksheet
- Take-home Budget Worksheet
- Evaluation of Money Management Seminar

For trainer:

- “Managing Your Money Leader’s Guide”
- Checkbook Balancing Key
- Participant’s folder
- Easel, paper and pens

**Seminar Duration:** There will be two sessions of two hours each. Each two-hour session will include a 15-minute break.

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## Training Outline

*(For use by the instructor.)*

### First Session (Two Hours)

**Suggested Time Allotment:**

**Segment:**

10 mins.	Welcome and training overview
15 mins.	Group introductions
10 mins.	Money management
15 mins.	Tracking your spending and making a budget
10 mins.	Bank accounts
15 mins.	Break
20 mins.	Checkbook balancing activity
15 mins.	Cutting back on expenses
10 mins.	Setting financial goals

### Second Session (Two Hours)

5 mins.	Welcome back
15 mins.	Saving and investing
15 mins.	Insurance
15 mins.	Credit and debt
15 mins.	Break
30 mins.	Money management evaluation activity
20 mins.	Questions and Answers
5 mins.	Mention the Take-home Budget Worksheet, Wrap-Up and Evaluation

## Training Design/Lesson Plan

### Session One (Two Hours)

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*(Note: Before conducting the training, familiarize yourself with the “Manage Your Money Wisely” brochure and the accompanying Leader’s Guide.)*

#### ***Welcome & Training Overview (10 mins.)***

Welcome participants and review the purpose of the seminar and the day’s agenda. Hand out folders to participants.

#### ***Group Introductions (15 mins.)***

Ask participants to introduce themselves and say what they hope to get out of the seminar.

*(This activity is designed to serve as a brief icebreaker to help workshop participants get to know each other and feel more comfortable, and to give you an idea of what participants’ expectations are.)*

#### ***Money Management (10 mins.)***

Encourage participants to discuss how they define money management and why it is important. (See Leader’s Guide, page 2.) Direct attention to the “Manage Your Money Wisely” brochure in participants’ folders.

#### **Questions to generate discussion:**

- What is money management?
- What kinds of activities are part of money management?

#### **TIP: Write down key words and concepts on easel pad:**

#### **Wise money management can help you:**

- Pay your bills on time
- Make it through times when you are not working
- Save money

- Plan for short- and long-term goals

### *Tracking your spending and making a budget (15 mins.)*

Discuss what a budget is and how it can help with money management. Help participants generate ideas about how to track their spending and what to include in their budgets. (See Leader's Guide, page 2.)

#### **Questions to generate discussion:**

- What is a budget?
- How do you make a budget?
- Have you ever tried tracking how much you spend each day?

#### **Ideas about how to track spending:**

- Keep a small notebook handy and write down everything you buy and every bill you pay.
- Keep all your receipts in an envelope or shoe box.
- Create a computer file for entering your income and expenses.
- Consider getting a money management software program.

#### **Ideas about what to include in a budget:**

*(Write these down on an easel pad.)*

- Housing (rent or mortgage payment, property taxes)
- Food (groceries, restaurants, sandwiches, coffee, sodas, snacks)
- Auto (car payment, gas, repairs, insurance) or commuting expenses
- Home (cleaning supplies, maintenance, renter's or homeowner's insurance)
- Clothing and personal grooming supplies
- Utilities (electricity, oil or gas, water)
- Credit card payments
- Student loan payments
- Insurance payments (premiums)
- Entertainment (movies, books, magazines, toys, cable TV, Internet access)
- Child care
- Medical bills

- Savings (transfers to savings account, retirement fund or brokerage account)
- Vacations
- Income taxes in addition to those withheld from your paycheck.

### ***Bank Accounts (10 mins.)***

Review the importance of having a bank account and balancing your account with each statement. (See Leader's Guide, pages 3-5.)

#### **Reasons to have a bank account (page 3):**

- Money is safe from fire, loss or theft
- Each account is insured by the federal government for up to \$100,000
- Canceled checks are proof that you paid a bill
- Using check-cashing stores and money orders is more expensive than paying bank fees

#### **Once you have an account, write down and deduct in your checkbook:**

- Every check you write
- Every ATM or debit card transaction you make
- Any bank fees you pay

### ***Break (15 mins.)***

Announce a 15-minute break.

### ***Checkbook Balancing Activity (20 mins.)***

Point out the Checkbook Balancing Activity worksheets to participants. In the activity, participants will balance the sample checkbook register, review the sample bank statement and then balance the account using the checkbook balancing worksheet.

Ask participants to work on the activity individually or in small groups.

**NOTE: A “Checkbook Balancing Key” (contained with this Lesson Plan) shows how the completed worksheet should look.**

After about 15 minutes, review the checkbook balancing activity with participants by going over each step aloud. Involve participants by asking them to volunteer their answers for each section.

*Cutting back on expenses (15 mins.)*

Encourage participants to suggest ways to spend less. (See Leader’s Guide, page 12.)

**Ideas on how to cut back on expenses:**

- Shop around to find the best deal.
- Make a shopping list and stick to it. Buy sale items, generic products and bulk items wherever possible.
- Prepare meals at home. Bring bag lunches to school or work. Avoid expensive take-out coffee drinks.
- Don’t shop at big stores that offer all kinds of products—if you go in for groceries, it can be too tempting to buy other items you don’t really need.
- Use the public library for family entertainment. Books, magazines, CDs, games and even video movies are free.
- Check out cooperative buying programs through local organizations.
- Lower your thermostat during the day, and turn it off when you go to bed.
- When you can, walk, join a car pool or take public transportation instead of driving.
- Call local banks to see if they offer free or low-cost checking accounts. If you are charged for ATM withdrawals, look for a bank without fees—or make withdrawals at your bank’s ATMs.
- Consider buying quality, second-hand goods, such as cars, appliances and clothing.
- Instead of going away on vacation, take short day trips or camping trips close to home.
- Buy generic prescription drugs or over-the-counter medications instead of name brand drugs.



**Also review some ways to increase your income (Leader's Guide, page 11):**

- Find a part-time or weekend job.
- Take advantage of income tax programs, such as the Earned Income Tax Credit.
- Rent out an extra room.
- Start a home-based business, such as providing baby-sitting, sewing or handyperson services.

### *Setting Financial Goals (10 mins.)*

Discuss the difference between short-term and long-term goals and encourage participants to start thinking about their financial goals. (See Leader's Guide, page 15.)

#### **Questions to generate discussion:**

- What is the difference between a short-term goal and a long-term goal?
- What are some ways that you can start working toward your goals?

**Take-home activity:** Point out the Financial Goals Worksheet and Chart in participants' folders. Ask participants to complete the worksheet at home and bring it back for Session Two of the seminar.

## *Session Two (Two Hours)*

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### *Welcome (5 mins.)*

Greet participants.

*(This time will allow the group to reconnect with each other and with you.)*

### *Saving and Investing (15 mins.)*

Ask participants to get out their financial goals worksheet from the previous session. Discuss how saving and investing are two important tools that can help you reach your financial goals. (See Leader's Guide, page 16.)

#### **Ideas about how to save more of your income:**

- Schedule automatic deposits on pay day that go to your savings account or individual retirement account (IRA).
- Pre-tax savings opportunities, such as an employee-sponsored retirement savings plan.
- A Flexible Spending Account, offered by some employers.

#### **Review the benefits and risks of the following:**

- Investing in stocks, bonds and mutual funds
- Insured savings accounts
- Certificates of deposit (CDs)

### *Insurance (15 mins.)*

Review the benefits of having health insurance, homeowner's insurance and auto insurance (be sure to discuss the possible advantages of having more than the required minimum amount of auto insurance). (See Leader's Guide, page 6.)

#### **Questions to generate discussion:**

- What are the most important types of insurance?
- Are there ways to save money on your insurance premiums?

**Ideas to save money on insurance (see Leader's Guide, page 7):**

- Ask if you are eligible for any auto insurance discounts, such as a discount for having air bags in your car or for being a senior citizen.
- Ask if you are eligible for any homeowner's insurance discounts.
- Opt for a higher deductible. (*Be sure to explain how a deductible works.*)
- Do research on the Internet using insurance quote comparison sites such as [www.insure.com](http://www.insure.com).

***Credit and Debt (15 mins.)***

Review the role of credit in money management. (See Leader's Guide, pages 18-21.) Alert participants to the "Good Credit" fact sheet. (*Make sure you have some extras on hand.*)

**Good credit can help you:**

- Buy a home
- Get a job
- Set up telephone, gas and electric, water or heating oil accounts
- Rent an apartment
- Buy "big ticket" items (furniture, electronics or appliances) without paying cash
- Finance a car
- Qualify for insurance coverage
- Borrow money
- Obtain a credit card

**Tips on building good credit:**

- Pay your bills on time
- If you are carrying a balance, pay as much as you can afford to pay each month
- If you don't have any credit, or if you damaged your credit in the past, try to build a clean credit record by applying for credit at a local business or through a secured credit card.

**Discuss the risks of taking out a home equity loan (you could lose your home if you cannot repay the loan), as well as the hazards associated with:**

- Pawn shops, pay day lenders and car title pawn outfits
- Offers to buy things on credit with deferred interest
- High-rate credit cards

**Alert participants that there is help if they feel overwhelmed by debt:**

- The National Foundation for Consumer Credit, (800) 388-2227 or [www.nfcc.org](http://www.nfcc.org), can refer you to a credit counselor in your area. Counselors work with you, at no cost or for a small fee, to help you establish a debt repayment plan with your creditors.
- Debtors Anonymous (781) 453-2743 or [www.debtorsanonymous.org](http://www.debtorsanonymous.org) provides support for compulsive debtors in the model of Alcoholics Anonymous.

***Break (15 mins.)***

Announce a 15-minute break.

***Money Management Evaluation Activity (30 mins.)***

Ask participants to organize into small groups and take out the Money Management Evaluation Worksheet from their folders.

Ask participants to review the sample profiles and discuss ways that the sample individual or couple can get back on track. Let the participants know that some ideas for saving money can be found in the “Manage Your Money Wisely” brochure in their folders. Have the group choose one spokesperson to run through the group’s suggestions during the wrap-up session.

Following are possible ways that each sample person or couple could save on expenses:

**Joey could:**

- Shop around for cheaper auto insurance coverage

- Shop around for cheaper car parts on the Internet
- Consider parking outdoors and using a tarp instead of paying for rented garage space
- Reevaluate whether he can afford his car right now (especially since he doesn't need to drive to work)
- Quit smoking
- Rent movies with friends instead of going out
- Buy his girlfriend a less expensive Christmas gift

**Juan and Carmen could:**

- Ask Carmen's brother, Paulo, to start contributing to food and rent expenses
- When Juan's truck lease expires, buy a good used truck instead (this would also mean he wouldn't have to pay collision insurance)
- Go shopping without the kids
- Set up an automatic transfer to a savings account
- Investigate whether their state offers a tax-deferred 529 plan, which helps parents save for their children's college education

**Cheryl could:**

- Shop around for a new credit card with a better APR (because she has an on-time payment history, her chances of finding a better rate are good)
- Ask Danny and LaTonya's parents to pay her for baby-sitting their kids
- Make a clothing budget so she does not make impulse buys
- Avoid using her credit card until she can pay off her balance

After about 15 minutes, call the groups back together for the wrap-up session. Ask the spokespeople to go over their suggestions with the class.

*(In the discussion that results, emphasize that there is no "perfect" way to manage your money. Each person's salary and expenses are different and people have different financial goals in life. Touch on financial goals again—ask participants if they think that these people are likely to live up to their goals. Are these achievable goals? Can Joey, Juan and Carmen, and Cheryl make the necessary lifestyle changes to improve their financial situation and plan for the future?)*

### *Questions and Answers (20 mins.)*

Open the floor to questions. The Leader's Guide is written in Q&A format to help you anticipate frequently asked questions.

At this time, point out the Budget Worksheet for participants to take home. Encourage participants to follow through on what they have learned in the seminar by tracking their spending and filling out the Budget Worksheet at home.

### *Wrap Up and Evaluation (5 mins.)*

Congratulate participants on their attention and participation in the day's training. Ask them to fill out the Seminar Evaluation Form and leave it with you on their way out.

# Checkbook Balancing Key

(For use by the instructor.)

This is a key to what the completed worksheet should look like. If participants have trouble balancing the account, encourage them to review their work. Make sure that they didn't record the same ATM withdrawal or bank fee twice or miscalculate the Outstanding Items total.

## Outstanding Items

	<u>Number</u>	<u>Amount</u>
Neighborhood Grocery	57	\$69.52
Clothes R Us		\$15.00
		\$
		\$
		\$
		\$
		\$
		\$
<b>Total:</b>		<u>\$84.52</u>

4. Write the Ending Balance from the Account Summary section of the Sample Bank Statement:

\$108.04

5. Add the deposits shown in the Sample Checkbook Register but not listed in your statement.

Total: \$50.00

6. Add Nos. 4 and 5.

\$158.04

7. Enter outstanding items total from No. 3.

\$84.52

8. Subtract No. 7 from No. 6. This number should agree with the current balance in the Sample Checkbook Register.

\$73.52

# Checkbook Balancing Activity

(For class distribution.)

**1. Balance the Sample Checkbook Register:** Using the attached Sample Checkbook Register, figure out the current balance by adding the deposits and subtracting the checks, withdrawals and fees.

**2. Review the Sample Bank Statement:** Using the attached Sample Bank Statement, check each deposit, withdrawal or bank fee against the sample checkbook register. In the check register, record any previously unrecorded bank fees listed in the statement. As you review the statement, cross check each transaction by putting a check mark next to the item in your checkbook register.

**3. Balance the Account:** Using the chart below, add any checks, withdrawals or bank fees that are listed in the Sample Checkbook Register but not recorded in your statement.

### Outstanding Items

Number	Amount
	\$ _____
	\$ _____
	\$ _____
	\$ _____
	\$ _____
	\$ _____
	\$ _____
<b>Total:</b>	\$ _____

4. Write the Ending Balance from the Account Summary section of the Sample Bank Statement:

\$ \_\_\_\_\_

5. Add the deposits shown in the Sample Checkbook Register but not listed in your statement.

Total: \$ \_\_\_\_\_

6. Add Nos. 4 and 5.

\$ \_\_\_\_\_

*Worksheet continues on next page.*



7. Enter outstanding items total from No. 3.

\$ \_\_\_\_\_

8. Subtract No. 7 from No.

6. This number should agree with the current balance in the Sample Checkbook Register.

\$ \_\_\_\_\_

If the totals don't match, review your work.

- Did you double-check to make sure you didn't record the same ATM withdrawal or bank fee two times?
- Did you accurately total the Outstanding Items?

# Sample Bank Statement

(For class distribution.)

## YourBank Statement

YourBranch  
1234 YourStreet Rd.  
YourTown, State 00000-0000

Customer Service: 800-YOUR-BANK  
Thank you for banking with YourBank

Julia Q. Customer  
5678 Main Street  
YourTown, State 00000-0000

Account number: 12345-678910  
Statement period: 7/30-8/30

### Checking account summary

Beginning balance	\$100.10
Deposits	\$800.00
Withdrawals	\$782.56
Service charges/fees	\$9.50
Ending balance	\$108.04

### Checking activity

#### Deposits

<u>Posted</u>	<u>Amount</u>	<u>Description</u>
1-Aug	\$650.00	Deposit
13-Aug	\$150.00	ATM deposit

#### Withdrawals

<u>Transaction type</u>	<u>Paid</u>	<u>Amount</u>
Check #51	2-Aug	\$52.67
Check #52	2-Aug	\$350.00
ATM withdrawal	4-Aug	\$20.00
Check #53	10-Aug	\$25.00
Check #54	10-Aug	\$125.75
ATM withdrawal	11-Aug	\$20.00
Check #55	14-Aug	\$23.34
ATM withdrawal	16-Aug	\$20.00
Check #56	23-Aug	\$100.00
Debit card purchase	23-Aug	\$5.80
ATM withdrawal	27-Aug	\$40.00

### Monthly Charges/Fees

<u>Amount</u>	<u>Description</u>
\$6.00	Monthly service fee
\$2.00	Non-YourBank ATM fee
\$1.50	OtherBank fee

# Sample Checkbook Register

(For class distribution.)

Number	Date	Transaction	Payment or Debit	✓	Deposit	Balance
						\$100.10
Check #51	30-Jul	Neighborhood Grocery	\$52.67			
Deposit	31-Jul	Paycheck deposit			\$650.00	
Check #52	1-Aug	Ms. K. Landlady	\$350.00			
ATM	3-Aug	Cash withdrawal	\$20.00			
Check #53	4-Aug	ABC Credit Card	\$25.00			
Check #54	6-Aug	Baby Blue Day Care	\$125.75			
ATM	10-Aug	Cash withdrawal	\$20.00			
Deposit	13-Aug	Child support deposit			\$150.00	
Check #55	14-Aug	Gas Co.	\$23.34			
ATM	16-Aug	Cash withdrawal	\$20.00			
Fee	16-Aug	My bank's ATM fee	\$2.00			
Fee	16-Aug	Other bank's ATM fee	\$1.50			
Check #56	19-Aug	Car Insurance Company	\$100.00			
Debit card	22-Aug	You Rent Movie Store	\$5.80			
ATM	25-Aug	Cash withdrawal	\$40.00			
Check #57	28-Aug	Neighborhood Grocery	\$69.52			
Debit card	29-Aug	Clothes 'R Us	\$15.00			
Deposit	30-Aug	Overtime bonus deposit			\$50.00	

# Financial Goals Worksheet

*(For class distribution.)*

**Use this worksheet with the accompanying Financial Goals Chart to create a list of your personal financial goals and to start planning what you need to do to achieve them.**

Write down your wishes for your future. These can be things you want today, next week, or twenty years from now:

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Take a moment to consider how you might separate your short-term goals from your long-term goals.

Short-term goals are things you would like to do today, next month or over the next couple of years, such as getting a new job, planning a wedding or taking a vacation.

Long-term goals are things you want to accomplish in five to ten years, or longer, such as owning a home, starting a family or saving money for your retirement and your children's education.

**Financial Goals Chart:** Using the attached Financial Goals Chart, write down your short-term goals in the first section. Do the same for your long-term goals in the section provided. Estimate the approximate time frame for reaching each goal in the "When?" column.

Make a "guess-timate" of how much each of your goals will cost to achieve. Write this in the "Approximate cost" column. Then consider how much money you'll need to save each month to reach your goal in the allotted time frame.

Many financial planners say that money you are saving for short-term goals should be kept in a government-insured savings account, where it's easily available to you when you need it.

When you are saving for long-term goals you may want to invest in stocks, bonds or mutual funds. In the second part of the "Money Management" seminar, your instructor will help you to understand the benefits and risks of such investments.

**Bring this worksheet to the second session so that you can revise it as you learn new ideas for wise money management.**



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## Money Management Evaluation Worksheets

These sample profiles are to be used as a group activity in a break-out session during the money management seminar. They will help participants look at the ways different people handle their money. Participants will suggest changes that might help these sample individuals manage their money more effectively.

***Instructions to trainer:***

*Ask participants to organize into small groups and take out the Money Management Evaluation Worksheets from their folders.*

*Participants will review the sample profiles and discuss ways that the individual can get back on track. Let the participants know that some ideas for saving money can be found in the "Manage Your Money Wisely" brochure in their folders. Have the group choose one spokesperson to run through the group's suggestions during the wrap-up session on the Money Management Evaluation Worksheets.*

*After about 15 minutes, call the groups back together for the wrap-up session. Ask the spokespeople to go over their suggestions with the class. In the discussion that results, emphasize that there is no "perfect" way to manage your money. Each person's salary and expenses are different and people have different financial goals in life.*

*(For class distribution.)*

## Joey

Joey graduated from high school recently. He just got a full-time job as a checker at a local grocery store within walking distance of his home. His starting salary is \$10,500 per year and he never seems to have any money in his checking account.

Joey goes to a private night school, where he's studying to become a bookkeeper. The tuition at the private vocational school is more than \$300 per month.

Joey's dream is to get his own apartment. For now he lives with his mom and gives her \$50 per week for his room and board.

Joey has a 1968 Mustang convertible. He does some of the mechanical work on it himself, but it breaks down a lot and the parts are very expensive to replace. His mom's house doesn't have a garage, so Joey pays a neighbor \$50 per month to use his garage.

As a young man, Joey pays more than \$2,000 per year for his automobile insurance.

Joey has been smoking cigarettes since he was 14 years old. He smokes a pack a day. His mom constantly urges him to quit.

He likes to go out with his friends at night. They usually go to the movies, video game arcades or bowling. When his Mom suggests he stay home sometimes, Joey likes to say, "I work hard, Mom. I deserve to have a little fun once in a while!"

Christmas is coming up, and Joey wants to buy his girlfriend a set of diamond earrings that cost \$499.

*Do you have any ideas on how Joey could better manage his money while still achieving his short- and long-term financial goals?*

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## Sample Budget Worksheet

(For class distribution)

In order to complete this worksheet, you will have to track your spending for a month. When you have the information, fill in the worksheet and compare the amount you spend to your monthly income—this will let you know if you are earning enough to cover your expenses. If you are spending more than you earn, you have a deficit, and you have to look for ways to cut back or to earn more.

<u>Expenses</u>	<u>Average Monthly Cost</u>
<b>Housing</b>	
Rent or mortgage payment	\$ _____
Utilities (if paid separately)	\$ _____
Property taxes (if you own a home)	\$ _____
Renters or homeowners insurance	\$ _____
<b>Non-Housing</b>	
Savings (emergency fund)	\$ _____
Savings (long-term)	\$ _____
Groceries	\$ _____
Restaurants/eating out	\$ _____
Day care/tuition	\$ _____
Car payment	\$ _____
Car insurance	\$ _____
Gas	\$ _____
Car repairs	\$ _____
Other transportation	\$ _____
Health care	\$ _____
Clothing	\$ _____
Personal grooming	\$ _____
Entertainment	\$ _____
Telephone	\$ _____
Vacations	\$ _____
Taxes	\$ _____
Credit card payment	\$ _____
Student loan payment	\$ _____
Other loan payment	\$ _____
Bank fees	\$ _____
Other (specify) _____	\$ _____
Other (specify) _____	\$ _____
<b>Total Expenses:</b>	\$ _____
<b>Monthly Income:</b>	\$ _____
<b>Difference:</b>	\$ _____

# Managing Money

## A Consumer Action Financial Education Project

*(For class distribution)*

### Evaluation of the Money Management Seminar

*Thanks for attending!*

Before you leave today, please help us improve future presentations by giving us your opinion of today's seminar.

Circle the number that reflects your feelings about each statement:

- 1 = Strongly Agree
- 2 = Agree
- 3 = Disagree
- 4 = Strongly Disagree

I learned ways to better manage my money.

1      2      3      4

I have a better understanding of why it is important to keep track of my spending.

1      2      3      4

I have a better understanding of how keeping a budget can help me achieve my financial goals.

1      2      3      4

The instructor was well informed.

1      2      3      4

The materials I was given are easy to read and understand.

1      2      3      4

I would like to attend another class like this.

1      2      3      4

On a scale of 1 to 10 (10 being the highest) how would you rate the seminar? \_\_\_\_\_

What else would you like to tell us about how we could improve future seminars? *(You can write on the reverse side if your comments don't fit here.)*

Thank you for giving us your thoughts.