

any others they can think of. Then go over the two main options for fixing a poor banking history: 1) remedying the situation or 2) opening up a second chance checking account.

Pass out the “Second-Chance Checking Accounts” handout. Remind everyone that judgement of prior or current situations is discouraged in this class and that this course is all about learning new strategies. Remember that participants will have widely varying experiences with these types of situations, so make sure to lead these conversations with compassion and understanding. We want to make sure these workshops are safe spaces for learning and collaboration.

These topics are dry, and participants may have begun to check out or disengage at this point in class. Some tips for making dry topics more interactive:

1. Ask the participants to share any experiences they may have had with topics presented, such as anecdotes from their own lives, from people they know, from the media, etc. Facilitators should do the same – try to connect these topics to real-life situations and experiences.
2. Read your audience and notice if participants are starting to check out. If they are, try taking a break, showing a video instead of talking through the materials, asking the participants (if they’re able) to stretch their bodies, or chatting for a few minutes about non-course-related subjects. These are a few easy options to re-engage participants and you can come back to the workshop materials when everyone feels refreshed.
3. Read through the list of “Best Practices for Facilitating a Training Virtually” located in the Facilitator Toolkit. Some of these tips can be useful in virtual and in-person spaces. For example, using participants’ names throughout the class, using humor and conversational language, encouraging the participants to raise their hands to ask questions or make comments at any time; and encouraging feedback each class to make the next class better.

## **Checking Accounts & Checkbooks**

**Facilitator:**

**Suggested time:** 10-15 minutes

**Materials:** PowerPoint slides; Student Guide p. 67-76; “How to Balance Your Checkbook” Handout; YouTube videos (optional; located in Workshop 4 Additional Resources)