

- Adding new ideas and materials for hands-on exercises, including additional handouts or resources from the Facilitator Toolkit or from your own research
- Skipping any topics that do not serve participants and spending more time on those that do.

Before or during the first class, participants should complete the *Class Topics Questionnaire* so that facilitators can determine which topics and workshops they should spend the most time on and which they should briefly go over or skip altogether. For example, participants may be familiar with banking topics such as using a debit card or opening up a bank account. If that is the case, you may choose to spend the allotted time for those topics on subjects that the participants will benefit from more, like filing taxes or paying off debts. As the course progresses, you'll get to know the students you are working with and can make decisions as a group about what to include.

In this Guide, each topic and activity will have an estimated amount of time it will take to complete. These time estimates are flexible and can be changed based on group discussion and engagement. Facilitators should encourage participants to ask questions and share any relevant stories, information, skills, or resources with their classmates throughout the workshop.

**Trauma-Informed Care:** Participants will have different lived experiences with the topics discussed in this course, including poverty, financial insecurity, debt, money safety, public assistance, predatory lending, money and relationships, and more. At the beginning of each workshop, facilitators should give an overview of the topics that will be discussed that day so participants can know ahead of time if a topic might be distressing to them or may activate difficult emotions or memories.

Let the participants know that at times they may feel discomfort. Invite them to push through that discomfort if they feel they are able to and let them know that they *always* have the option to take a short break from class to do whatever else they need to take care of themselves. Let the participants know that if they need to take a short break from class, they can contact one of the facilitators for support, resources, or someone to talk to.

*Trauma-Informed Oregon's "Principles of Trauma-Informed Care in the Classroom" include:*

- **Safety:** The classroom activities and settings ensure the physical and emotional safety of its students.
- **Choice:** The classroom activities and settings maximize student experiences of choice and control.