

Better Money Habits®

Education Resource Center Presenter Guide

Table of contents

Introduction	3
Four steps to delivering an effective presentation	4
Engage	6
Prepare	7
Deliver	10
Follow through	13
Available toolkits	14
College students	15
Economic mobility basics	16
Economic mobility next steps	17
Fraud and scams	18
High school students	19
Military families	20
New to banking	21
New to the U.S.	22
Numbers game: Budgeting for real life	23
Paying for college	24
People with intellectual disabilities: the first steps	25
People with intellectual disabilities: the next steps	26
Preparing for homeownership	27
Reservists and guards	28
Starting a small business	29



Introduction

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Through Bank of America's website BetterMoneyHabits.com and specifically the Education Resource Center BetterMoneyHabits.com/community, financial education sessions provided by presenters like you deliver unbiased and easy-to-understand information on a wide range of finance topics.

This guide provides information, tips and strategies for delivering financial education to diverse learners, best practices for an effective presentation and an overview of the content and materials available in each toolkit.



Four steps to delivering an effective presentation



Four steps to delivering an effective presentation

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Even for the most experienced presenters, it's important to prepare, practice and evaluate your presentation. Every audience has unique perspectives and needs, so you should be prepared to adjust what and how you teach. If possible, meet with your host organization to get to know your audience better for a more targeted and productive session.

Step 1
Engage

Build partner interest within the community and demonstrate an understanding of the mission, needs and logistics of the partner organization.

Step 2
Prepare

Know your audience, know your content, confirm logistics and practice your presentation to build your confidence.

Step 3
Deliver

Follow presentation best practices, but be flexible to maximize engagement with your audience.

Step 4
Follow through

Keep your energy and momentum after the presentation: Capture audience feedback with the evaluation form, and follow up with the organization on other needs or interests.



1. Engage: Build partner interest

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- Connect/meet with community partners to discuss offering the lessons to an audience of diverse learners and explain how they could benefit.
- Identify the needs of the audience (see next page for more info on audience).
- Demonstrate a knowledge of the content and how it will benefit your audience.
 - Describe the content of the financial education presentation lesson and mention that it's designed to be interactive. Share any handouts that will be used during the presentation.
- Offer to have another volunteer present during the session to help support the audience.
- Discuss whether the presentation will be a one-time event or a sequence and whether parents or caregivers will also attend.
- Introduce BetterMoneyHabits.com as a possible ongoing resource for attendees.

Step 1
Engage



2. Prepare: Know your audience and tailor your content

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- Take time to research your audience and suggest material that best suits their needs.
- Refer to the specific toolkits in the appendix to learn key audience characteristics. These materials were designed to support you in planning, preparing and delivering your lesson. Deciding which to use is entirely up to you.
- Consider:
 - The length of time you have
 - Your audience
 - The type of engagement you would like to have with participants (lecture vs. workshop)
- Discuss with the organization which presentation and lessons are best for your audience.
- Some slides may not be appropriate for your audience; know which ones you should skip.
- Will parents or caregivers accompany the learners? Will they have a role to play?

Step 2
Prepare



2. Prepare: Practice, practice, practice

- Practice your presentation in front of friends or family.
- Try writing on a flip chart or an easel — the speaker's notes accompanying the slides suggest that you write down audience responses.
- Watch the videos so you're familiar with their content.
- Prepare personal examples and stories you can use during class.
- If you're bringing another volunteer to act as co-presenter, timekeeper or table assistant to support the attendees, practice how you'll coordinate your efforts.
- Pay attention to pacing and allow enough time for each topic.
- Build in time for audience questions; the speaker's notes show where to encourage audience participation.
- Be flexible; audience participation could take longer than planned so be prepared to change your pace on other topics if necessary.

Step 2
Prepare



2. Prepare: Confirm logistics

- Follow up with the organization to confirm the location, room and number of individuals participating.
- If you're showing any videos, find out what equipment is available at the location and what you have to bring. Confirm that an internet connection will be available. If an internet connection is not available, download the videos to your desktop.
- How are the tables and chairs positioned in the room? Is there space at the front of the room for an easel and tablet you can write on?
- Confirm the date and time with any co-presenter or other volunteer who'll be assisting.
- Make sure you have copies of any handouts or worksheets that are needed.
- Consider accessibility and ADA accommodations based on audience needs.
- Gather materials as needed:
 - Sign-in sheet, if using
 - Easel pad, easel and markers
 - Pens or pencils for the audience
 - Copies of all handouts for the audience and caregivers
 - Name tags or card stock for name signs
 - Printout of your speaker notes

Note: Make sure your laptop is fully charged. You may also want to bring an extension cord in case it's necessary to use one.



3. Deliver: Basics

- When calling on audience members, address them by name.
- Make sure not to promote or sell any organizational products or services.
- Thank the audience members for their attention and participation.
- Encourage participants to continue learning on their own by connecting with BetterMoneyHabits.com.
- Thank the hosts or teachers for their commitment to the financial welfare of their clients or students.
- DO educate/DO NOT provide financial advice.



3. Deliver: Build interest and trust

- Arrive early to test the equipment, make sure the setup is complete and be present when attendees arrive.
- Wear a name tag, dress appropriately and introduce yourself and other volunteers. Share your job/interests with the audience.
- Make a connection: Use confident body language, eye contact, a positive tone, personal anecdotes and humor. Tell a story.
- Ask attendees to write their names on a name tag or desk sign. As an icebreaker, ask them to say their name and one thing they like to do.
- Watch attendees' faces to make sure they're engaged and understanding.
- Speak clearly and use varied inflections to draw participants in. Encourage participation, listen thoughtfully, validate and encourage responses.
- Ask open-ended questions about what the audience thinks. It's OK to ask participants to raise their hands. Address them by name.
- Be patient and concentrate on what the individual is saying. Take as much time as necessary. Don't dismiss questions, speak for the individual or attempt to finish their sentences.



3. Deliver: Engage your audience

- If individuals are not responding, rephrase the question or give an example of your own. Why is money important to you? Share an example.
- Focus on content; if the conversation goes off track, validate the response and say, “Great discussion, let’s get back to the topic of Better Money Habits.” Don’t let one person dominate the conversation.
- Make yourself available after the session if an individual has a personal situation or would rather ask a question outside of the group. If comfortable, provide your business card and information for a follow-up.
- If an individual asks a question and you don’t know the answer, don’t make up an answer. Let them know that you’ll follow up with them.
- If there are volunteers at each table, when the presenter asks a probing question, they can say, “Work in your small groups to come up with ideas about the topics/questions.”
- Remember that your role is to educate. If you are a Bank of America employee, make sure not to promote any Bank of America products or services or distribute any Bank of America literature or brochures.
- Be prepared to skip or eliminate slides/topics that might be too advanced for your learners.



4. Follow through

- Follow up on any questions or nonfinancial topics raised by the audience that weren't addressed in your lesson.
- Leave time at the end to ask the audience questions about the presentation, what they liked or found helpful, or what was confusing.
- Ask the audience to complete the evaluation form, if applicable.
- Remember to thank the audience for attending, and thank the organization.
- Record feedback quickly. Was there anything you may have done differently or something else you would like to incorporate?
- Follow up with the community partner for feedback and participant continuing education, needs or interests.
- Sum up your findings from the lesson — note what went well and what could be improved in future lessons.
- Tell others about your experience and encourage them to volunteer as well.

Step 4 Follow through



- College students*
- Economic mobility basics*
- Economic mobility next steps*
- Fraud and scams*
- High school students*
- Military families*
- New to banking*
- New to the U.S.*
- Numbers game: Budgeting for real life*
- Paying for college*
- People with intellectual disabilities: the first steps
- People with intellectual disabilities: the next steps
- Preparing for homeownership*
- Reservists and guards*
- Starting a small business*

* Also available in Spanish



Goal of lesson:

This toolkit will help college students learn what they can do now to manage their money and stay on the path to financial independence.

Target audience:

- This lesson plan is designed to help college students manage their money.
- Students may still be in college or have recently graduated.

Presentation topics:

- Banking basics
- Financial independence
- Three steps to money management
- Keeping financial information safe

Note: The presentation also includes resources/worksheets and links to relevant videos.

After the lesson:

Participants should understand:

- How banks work
- How to choose the right bank account to fit their needs
- How to create a budget, set savings goals and manage credit
- Credit scores and how they affect borrowing
- Responsible apartment or home renting
- Car leasing or buying
- Ways to manage student debt
- How to keep financial information safe

Click on [College students](#) to download lesson materials. Available in English and Spanish.



Goal of lesson:

This toolkit will help those just starting out how to build or rebuild a strong financial foundation.

Target audience:

- This lesson plan is designed for individuals who may be struggling to establish or rebuild good financial habits.
- They may be experiencing obstacles that prevent them from getting on sound financial footing, including but not limited to debt, unemployment, homelessness or substance abuse.
- When presenting the material, please be aware that this may be the first-time participants are receiving financial education and leave ample time for questions.

Presentation topics:

- Budgeting & Banking Basics
- Financial Safety
- Income & Paychecks

Note: The presentation also includes resources/worksheets and links to relevant videos.

After the lesson:

Participants should understand:

- Simple banking
- Budgeting and spending
- The importance of an emergency fund
- How to respond in case of fraud or identity theft

Click on [Economic mobility basics](#) to download lesson materials. Available in English and Spanish.



Goal of lesson:

This toolkit will help individuals go beyond the basics and allocate spending for bigger financial goals.

Target audience:

This lesson plan is designed for individuals who are making progress in overcoming barriers to their economic success. They have shelter and basic needs but are ready to build better money habits and learn how to budget, set and achieve higher savings goals.

Presentation topics:

- Spending and saving
- Building an emergency fund
- Setting and achieving financial goals
- Building healthy credit

Note: The presentation also includes resources/worksheets and links to relevant videos.

After the lesson:

Participants should understand:

- How to get organized and prepare for savings
- How to create a spending plan
- How much to put aside in case of an emergency
- New ways to cut back and save
- Types of savings accounts
- Types of car and home loan options and fees associated
- Credit scores and how to build healthy credit

Click on [Economic mobility next steps](#) to download lesson materials. Available in English and Spanish.



Goal of lesson:

This toolkit will empower individuals with knowledge of fraud, scams and identity theft so that they will learn how to spot red flags, how banks help protect them, how to help protect themselves and what to do if they become a victim.

Target audience:

This lesson plan is designed for individuals interested in learning how to safeguard their personal and financial information.

Presentation topics:

- Understanding fraud
- Common scams and their red flags
- Identity theft

After the lesson:

Participants should understand:

- What fraud is
- What check fraud is
- What a scam is
- Trending scams
- Common targets of scams
- How identity theft happens
- Warning signs of identity theft
- How banks help protect you from fraud, scams and identity theft
- How to help protect yourself from fraud, scams and identity theft
- How to respond in case of fraud or identity theft

NOTE: Due to the sensitive nature of this content, this toolkit can only be presented by Bank of America employees. Thus, it will not live on the Better Money Habits Education Resource Center. Materials can be found on the Better Money Habits SharePoint site. Available in English and Spanish.



Goal of lesson:

This toolkit will help students learn the basics of banking, managing money and understanding credit to build a solid foundation for the future.

Target audience:

This lesson plan is designed for high school students looking to learn more about managing money and planning for their financial future.

Presentation topics:

- Banking basics
- Smart credit moves
- Managing money
- Keeping financial information safe

Note: The presentation also includes resources/worksheets and links to relevant videos.

After the lesson:

Participants should understand:

- The difference between checking and savings accounts
- Different ways to make payments
- How to manage expenses and adjust habits
- Borrowing and building credit
- How to keep financial information safe

Click on [High school students](#) to download lesson materials. Available in English and Spanish.



Goal of lesson:

This toolkit will help veterans transitioning to civilian life manage their finances and debt, purchase a home and even pass on these important lessons to their families.

Target audience:

- This lesson plan is designed for military families transitioning to civilian life.
- Many may be stressed about their finances.

Presentation topics:

- Navigating the transition
- Managing household finances
- Managing debt
- Buying a home
- Teaching Better Money Habits to kids

Note: The presentation also includes resources/worksheets and links to relevant videos.

After the lesson:

Participants should understand:

- Types of military benefits, including GI Bills and VA Loans
- How to establish and set emergency, short- and long-term savings goals
- How to create a balanced household budget
- Credit scores and credit reports
- Buying a home through different loan options
- How to teach Better Money Habits to kids

Click on [Military families](#) to download lesson materials.
Available in English only.



Goal of lesson:

This toolkit will help serve as an introduction to banking, types of accounts and how banks help keep their customers' information safe.

Target audience:

This lesson plan is designed for individuals who may not have a relationship with a bank, and, if they do, it's a very limited relationship.

Presentation topics:

- Banking basics
- Managing your money
- Financial safety

Note: The presentation also includes resources/worksheets and links to relevant videos.

After the lesson:

Participants should understand:

- How banks work and how to get started banking
- Different types of accounts
- Different ways to pay
- How to create and use a spending plan
- How to get started saving
- How to financially protect yourself

Click on [New to banking](#) to download lesson materials. Available in English and Spanish.



Goal of lesson:

This toolkit will help individuals who are new to the country or returning citizens understand banking basics and how to create a financial footprint in the U.S.

Target audience:

This lesson plan is designed for individuals who are new to the U.S. (lawful permanent resident-LPR, temporary (student)) or returning citizens (returning from abroad, returning from incarceration, domestic and violence victims).

Presentation topics:

- Banking basics: Banking in the U.S.
- Banking basics: Managing the day-to-day
- Building credit
- Financial safety
- Understanding taxes
- Strategies for international students
- Home and auto loans

Note: The presentation also includes resources/worksheets and links to relevant videos.

After the lesson:

Participants should understand:

- Different types of accounts
- How to build and use a budget
- Digital banking tools
- Building and improving credit
- What makes up a credit score
- How taxes work
- Banking for international students
- Differences between buying and leasing a car
- Preparing to rent versus buying a home

Click on [New to the U.S.](#) to download lesson materials.
Available in English and Spanish.



Numbers game: Budgeting for real life

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Goal of lesson:

This interactive game will demonstrate how to build a budget and respond to the spending shocks that come when life happens.

Target audience:

This lesson plan is designed for individuals who need help budgeting.

Presentation topics:

Budgeting discussion for each of the five categories of the game: housing, transportation, dining, clothing and entertainment. Additional discussion about unexpected/unplanned expenses.

Note: The presentation also includes resources/worksheets and links to relevant videos.

After the lesson:

Participants should understand:

- How sticking to a budget can help you live within your means
- Saving for emergencies will help when the unexpected happens
- Wants versus needs

Click on [Numbers game: Budgeting for real life](#) to download lesson materials. Available in English and Spanish.



Goal of lesson:

This toolkit will help guide families through the process of paying for college.

Target audience:

- This lesson plan is designed for parents/families who want to help their children save for college.
- Some parents may already have children attending college.
- Most families find the financial aid process overwhelming, and many worry that a college education is out of reach.

Presentation topics:

- Saving for college
- Financial aid and financial aid packages
- Evaluating student loans
- Paying tuition

Note: The presentation also includes resources/worksheets and links to relevant videos.

After the lesson:

Participants should understand:

- The average overall cost of college
- Expected family contribution determined by FAFSA® application
- Types of federal financial aid
- Comparing college aid offers
- Types of student loans

Click on [Paying for college](#) to download lesson materials. Available in English and Spanish.



People with intellectual disabilities: the first steps

Better Money Habits®

Goal of lesson:

In partnership with Special Olympics and National Disability Institute, this toolkit will teach spending and savings basics for caregivers and people with disabilities.

Target audience:

- This lesson plan is designed for caregivers and people with disabilities.
- Many are just starting to work toward their own personal financial goals.

Presentation topics:

- Spending and saving
- The difference between needs and wants
- Creating a spending plan
- Saving and spending while traveling
- Keeping money and identity safe

Note: The presentation also includes resources/worksheets and links to relevant videos.

After the lesson:

Participants should understand:

- Why money is important
- The difference between needs and wants
- How to set a savings goal
- How to make a spending plan
- How to save and budget for traveling
- How to protect personal identity and finances

Click on [People with intellectual disabilities: the first steps](#) to download lesson materials. Available in English only.



People with intellectual disabilities: the next steps

Better Money Habits®

Goal of lesson:

In partnership with Special Olympics and National Disability Institute, this toolkit will teach banking and credit card essentials for caregivers and people with disabilities.

Target audience:

- This lesson plan is designed for caregivers and people with disabilities.
- Many are ready to do more on their own to reach their personal financial goals.

Presentation topics:

- Spending and saving
- The difference between needs and wants
- Types of financial accounts
- Understanding a paycheck
- Ways to pay for things
- Keeping money and identity safe

Note: The presentation also includes resources/worksheets and links to relevant videos.

After the lesson:

Participants should understand:

- Why money is important
- The difference between needs and wants
- Types of financial accounts: checking, savings, credit card and retirement
- How a paycheck is broken up before and after taxes
- Different ways you can make payments from checks to credit cards
- How to protect personal identity and finances

Click on [People with intellectual disabilities: the next steps](#) to download lesson materials. Available in English only.



Preparing for homeownership

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Goal of lesson:

This toolkit will help guide those getting ready for homeownership.

Target audience:

- This lesson plan is geared to help the new home owner understand the ins and outs of homebuying.
- Most participants are new to the process of budgeting and buying a new home.

Presentation topics:

- Understanding how credit effects lending
- Setting a budget for homeownership
- Upfront costs
- The home loan process
- Prequalified versus preapproved
- Loan types and mortgage payments

Note: The presentation also includes resources/worksheets and links to relevant videos.

After the lesson:

Participants should understand:

- How credit and debt-to-income ratio may effect lending
- What you need to afford a home based on a 50/20/30 spending plan
- The home loan process from beginning to end
- How to get prequalified and preapproved
- Down payment and cost savings programs
- Mortgage basics
- Mortgage loan products

Click on [Preparing for homeownership](#) to download lesson materials. Available in English and Spanish.



Goal of lesson:

This toolkit will help veterans transitioning to civilian life understand how to create and maintain a budget and take advantage of military benefits.

Target audience:

- This lesson plan is designed for Reservists and National Guardsman, including veterans, who are looking to transition to civilian life.
- They are interested in creating a budget, taking advantage of military benefits and saving for the future.

Presentation topics:

- Creating and maintaining a budget
- Building and managing credit
- Taking advantage of military benefits
- Investing in civilian retirement plans

Note: The presentation also includes resources/worksheets and links to relevant videos.

After the lesson:

Participants should understand:

- How to create a budget and stick to it
- Set savings goals
- Tackle debt
- Credit scores and credit reports
- Types of military benefits, including GI Bill and VA Loans
- Types of civilian savings plans

Click on [Reservist & Guard](#) to download lesson materials.
Available in English only.



Goal of lesson:

This toolkit will help entrepreneurial-minded individuals understand the steps to start a small business.

Target audience:

- This lesson plan is designed for individuals who are interested in starting a small business.
- Individuals may range from those considering whether to take the leap from full-time employee to business owner or those who are already business owners.

Presentation topics:

- Building a financial foundation
- Starting a small business
- Growing a small business
- Pivoting a small business

Note: The presentation also includes resources/worksheets and links to relevant videos.

After the lesson:

Participants should understand:

- How to create a business plan
- Understand the basics of taxes and insurance
- How to manage basic finances and borrow money
- Reasons small businesses fail
- How to pivot your business and adjust to a changing marketplace
- How to establish an emergency fund
- How to access relief programs

Click on [Starting a small business](#) to download lesson materials. Available in English and Spanish.



Thank you

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30

