

Financial Integrity

Transforming Your Relationship
with Money

Instructor Guide



**FINANCIAL
INTEGRITY**

The Financial Integrity Instructor Guide
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The New Road Map Foundation is a 501(c)3 nonprofit organization that supports people in transforming their relationship with money and aligning their financial choices with their values. Tax deductible contributions to support this work can be mailed to:

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The enclosed material is based on the original seminars "Transforming Your Relationship with Money and Achieving Financial Independence," produced by the New Road Map Foundation and performed by Joe Dominguez from 1984-1986. The nine-step program in this curriculum was later also detailed in *Your Money or Your Life* (Penguin Books, 1999) by Joe Dominguez and Vicki Robin. In no way does this document grant use of anything written under the *Your Money or Your Life* title, which is under private copyright with all rights reserved.

The Financial Integrity Instructor Guide

Use this guide to facilitate discussions while using The Financial Integrity Program Guide.

Refer to The Financial Integrity Instructor Guide [Visuals](#) for sample flip charts to use throughout the seminars.

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WELCOME!

Welcome Instructors, Coaches and Presenters!

We are so pleased that you are interested in “spreading the word” about this amazing method of personal financial transformation. Starting in the early 1980’s people have been introducing this 9 step program to audiences with amazing success. You are now joining an impressive lineage of people with the generosity to share their enthusiasm and experiences to help others develop a stress-free, fulfilling relationship with money.

That lineage started with program originator Joe Dominguez. Recordings of his original seminars are still available in the audio course *Transforming Your Relationship With Money* by Joe Dominguez (1986). Joe’s was a unique personality, and his seminars stressed his underlying spiritual/philosophical mission. We strongly recommend that you listen to the original seminar before presenting one yourself – it will inform you, give you more insight into the origins of the program, and inspire you to find your own voice.

We created this professionally developed Instructors Guide so you can have all the nuts and bolts of a successful curriculum at your fingertips – now you can focus on customizing the presentation for your audience, your style, your interests, and your strengths.

Have fun!

*The New Road Map Foundation
Seattle, 2008*

GETTING STARTED

Financial Integrity Seminar

As an organization, New Road Map seeks to empower people to experience fulfillment, integrity, and freedom by transforming their relationship with money. The FI seminar presents the core materials in an environment conducive to participant learning, in alignment with the NRM mission. This seminar offers the concepts and the tools of the Financial Integrity program. This document intends to provide everything you need to conduct an effective seminar. This is a toolbox to help you present the Financial Integrity (FI) program, stay on track, and stay on message.

The suggested FI seminar is structured in three sessions, three hours each. Schedules, visuals, and instructor notes are at the end of this document. We recommend that you present sessions at least one week apart. Sessions could also be presented over a weekend. Ideally, a session can accommodate 12 students, but you can adjust the presentation to accommodate a larger group.

The information contained in this document will help you plan and present an FI seminar. You may choose to structure your presentation in a different way than is outlined here. That's great! Use this Instructor Guide to help make your own presentation a success.

Instructors

Seminar instructors have used the FI program themselves for a period of six months or more. They are able to tell personal stories of their experiences applying the concepts and practices to their individual circumstances. Ideally, instructors want to share what has helped them. Instructors may be coaches, facilitators, professional educators, or just possess leadership qualities that inspire their audiences.

Instructors may charge commensurate with their "life energy" expended to promote and conduct the workshop, or may present the material for free.

Audience

The seminar audience may be a group of similar-minded people or a diverse group, depending on the location and reason for the presentation. Initially, many people will attend a seminar for at least one of these reasons:

Information – become more informed about objective concepts of money

Debt – how to control debt, how to diminish debt, how to get out of debt

Simplicity – how to live more frugally, to be happy without spending more money

Fulfillment – experience more fulfillment or satisfaction in their life

Independence – how to become financially independent, find ways to invest responsibly

Values – learn to align their finances with their values, create more meaning or spirituality in their life

Seminar Objectives

The objectives of the Financial Integrity Seminar include:

- Present FI concepts, goals, and actions.
- Facilitate student learning by sharing specific examples and stories.
- Provide information and exercises for multiple learning styles.
- Provide information about resources.
- Reinforce FI ideals throughout the program.

Participant Activities

Participants should attend all three sessions, participate in discussions, and do at-home exercises.

Participants will provide feedback on the course material, instructor effectiveness, and overall satisfaction.

Participants will have a chance for deeper learning and true transformation through regular reflection. Each Step includes reflection questions to guide this journey. Encourage participants to track their feelings and thoughts, as well as their income and expenses. Some may choose to share their insights during the sessions.

Instructor Resources

The Financial Integrity web site [www.FinancialIntegrity.org] posts many resources for instructors and students. Check the web site (www.financialintegrity.com) for an accurate list. Here is a sampling:

- FI Program Guide
- FI Instructor Guide
- FI Small Group Discussion Guide
- Success stories
- Case studies
- Sample worksheets
- Blank worksheets
- FAQ's
- Books and web-based resources
- Course Evaluation forms

FACILITATION SKILLS

Respect Your Audience

Respect the knowledge, experience, and wisdom of the participants. Most people will come to the program with some ideas about money and their life. Some will be more informed and educated than others, but encourage all people to contribute to the discussions, and they will retain the information longer. Use as many examples from the group as possible. Making the concepts more personalized helps keep people engaged.

Acknowledge the difficulty of some of the steps. Ex: Tracking can seem like a time-consuming and uncomfortable new chore. Emphasize that the benefits will make the effort worthwhile. Remind people of their goals, to help them stay motivated and focused.

Encourage Open Communication

Ask open-ended questions. Avoid yes/no questions.
Listen without judging the speaker or making assumptions.
Ask follow-up questions for clarification or for additional insights.
Establish behavioral norms of respect and openness.
Exercise patience by giving everyone an opportunity to speak and be heard.
Practice active listening by listening without judgement, and thinking about what the person is saying.
Be open to new ideas, challenges, thoughts.

Create a Co-Learning Environment

Everyone can learn from each other. Model the behavior that you are trying to teach: positive, open, and welcoming of new ideas.

Show appreciation for suggestions from the group. Acknowledge individual contributions.

Use problems, observations, and hypothetical situations to help people try new ways of thinking.

Allow plenty of interaction time for participants – either by discussions with popcorning (see page 14) and brainstorming or small group/one-on-one discussions. Encourage sharing ideas for problem-solving – have people in the group make suggestions – add more only as needed.

Pair people for 1-on-1 discussions so they get to know each other.

Provide resources – online and in print (lists). Find out if there are active study groups in the area.

Sharing Your Experience and Expertise

Tell stories about when you first started, your personal challenges, your successes.

Show some of your own charts. Talk about your values, goals, and purpose. Tell how they relate to your FI activities.

Share helpful hints, solutions, and recommendations during the course.

Use personal stories to make the concepts connect with reality. Use examples showing how individual lives have transformed into a life easier around money. FI is a new way of thinking, and every step can challenge someone's beliefs about money and affect not only their own personal abilities to attain their financial goals, but improve other areas of life in the process.

Throughout the seminar, emphasize the interconnectedness of the steps. For example, once you've discussed "enough," connect that concept to every step going forward.

Managing the Session

Use a variety of presentation methods to engage different learning styles.

Keep the examples simple – the numbers are not as important as the concepts and the process. Encourage participation. Use open questions with popcorning, to allow quieter people to respond when they feel comfortable.

Be enthusiastic. Give positive, appreciative, non-judgmental feedback.

Use affirming language – avoid "don't" phrases.

Note the pace—change the speed and level of the discussion as appropriate.

Keep the discussion on track.

Summarize discussions succinctly.

Respect people's time: start on time, come back from breaks on time.

Transition from Breaks

Use one visible clock for timing start, end, and breaks.

Use a chime or bell to get people's attention when it is time to start.

Create a Concise End to the Session

Briefly review the material.

Hand out summary information.

Ask "What questions do you have about today's session?" Post unanswered questions on the parking lot.

Thank people for participating.

INSTRUCTIONAL METHODS

During a seminar, there are many opportunities for discussion and exercises. This Instructor Guide provides a framework using methods for the whole group (ex: popcorning), small group work (ex: discussion and report out), 1-on-1, and individual. While we recommend certain strategies in the visuals notes, as the instructor you are responsible for “reading” your audience to determine the most appropriate method in the moment.

Learning Structures

Lecture

One-on-one (1-on-1) sharing

Small group discussion or exercise

Report out (from small group work)

Large group activity or discussion

Recording

The phrase “recording” means writing on flip charts. Some instructors refer to this as “charting.” Because of possible confusion with FI charts (such as the Wall Chart), we use the terms “record” and “write” instead of “chart.”

For brainstorming or recording lists of ideas: Use alternating colors, if possible. Use dark or bright colors. Avoid red and light colors (they’re difficult to read from a distance).

Write down exactly (or abbreviated) what the person says. If the person is not concise, wait until they finish talking, and ask them to summarize for you in just a few words. You can also suggest a few words to describe their idea, ask them if it’s ok, then write it down.

While a discussion is going on: Try to capture the essence of the points in key words. Ask for clarification if you don’t know what they’re talking about, or need to summarize. Check in periodically to ensure you’re capturing the essence of the discussion.

Parking Lot

Prepare a flip chart ahead of class each day. Label the chart Parking Lot and post it near the front of the room, on a side wall so it is not distracting, but is accessible to participants.

During the first session, explain that the Parking Lot is for questions that come up during the day that you will be addressing in later in the session or the course. You can also use the Parking Lot to start the session – ask the group “what questions” do they have on their mind – record those questions (briefly).

At the end of the session, go through the questions with the group to ensure that you have addressed the questions. You can use this as a form of re-capping the session. If there are questions for the next session, just indicate that you will get to those then (if that is true).

At the end of the course, if there are still non-answered questions, ask the group for suggestions on resources to address those issues.

Post Visuals (Flip Charts)

Make use of the wall space in the room – plan to post the flip charts in sequence around the room, so that by the end of the seminar you have posted Step 9 near the beginning (the 9-circles exercise, Fulfilment Curve, and Step 1), showing the cyclical nature of the program. This is also useful in reviewing or stressing various steps during the seminar.

While instructors may use slide shows as a presentation tool, we encourage you to mainly use methods that allow participants to easily review concepts and group work, and that encourage a more active participation. So in this guide we refer to flip charts as the visual aids.

Popcorning

When you want to get ideas from the group, “popcorning” is a great way to get many people to participate, without pressure on any one individual.

Popcorning = 1 idea per person, 1 person at a time. People raise their hands. The facilitator points to 1 person, hears the idea, repeats it to ensure that everyone heard, and moves on to another person, and so on.

If you need to capture the ideas, it’s helpful to have 1 or 2 other people charting for you.

Explain this method quickly the first time, such as “I’d like to hear from as many people as possible – so, one idea per person, please – raise your hand when you’re ready and I’ll call on you – and we’ll just popcorn around the room. Okay, what ideas do you have? Let’s start with ---.”

The next time you want to use this method, you can just say, “Let’s popcorn for ideas” and everyone will understand your intention.

Brainstorming

Post the rules:

All ideas will be recorded.
No judgment!
The more ideas the better.
Popcorn – one idea per person at a time

Record ideas one at a time using the person’s exact words: encourage short phrase ideas; request permission to paraphrase or change the words for clarity (if necessary).

Small Group Work and Report Out

When you want your participants to have a more in-depth conversation about a topic, small group discussions are one way to accomplish that.

Ask people to cluster into small groups (such as 3-5 per group, depending on the size of the whole group). If participants are at tables, you can ask them to discuss this at their tables. If the tables are large (8-10 people), just have them split into 2 groups per table.

For the report out, the group designates one person to speak for the group. The group decides the main points for reporting. Another person can record (on flip charts), or the report-out person can take notes.

PREPARING TO LEAD A SEMINAR

Calendar Planning

See online resources for sample emails, notes, registration material. This is a suggested calendar – your circumstances may require a different plan.

4-8 weeks ahead

Draft publicity/marketing materials
Develop registration form
Send publicity to local calendars, newsletters, library, newspaper, community center, and so on.
Get a list of potential participants.
Reserve location.
Email potential participants.
Pre-registration materials

2-3 weeks ahead

Review, augment and adapt all materials, according to your purpose and audience.
Send confirmation email (or note) to participants welcoming them to the course. Include:
- dates/days/times of the sessions
- location with directions
- your email address and/or phone #
- directions on getting started tracking (see website)

1 week ahead

Send reminder email (or note) to participants welcoming them to the course. Include dates/days/times of the sessions, location with directions, your email address and/or phone#.

Review all materials.
Print out the visuals with the presentation notes.
Make copies of the handouts.
Get supplies.
Prepare charts.

Day of session

Arrive early at the location
Set up tables and chairs.
Post charts, set up supplies.
Make coffee or get water.
Set out snacks.

Supplies

Welcome sign (or flip chart).

Coffee/tea/water, snacks.

Prepared charts – see FI Instructor Guide Visuals document.

Handouts – exercises, sample charts and FI Step summaries

Materials: extra pens, scrap paper, white board markers (if needed), flip charts, flip chart markers.

Room Atmosphere

Put up a welcome sign with the name of the seminar.

Including these items reaches people through a variety of learning styles:

Hang quotes around the room. (See the FI web site for sample quotes).

Put copies of cartoons on participant tables.

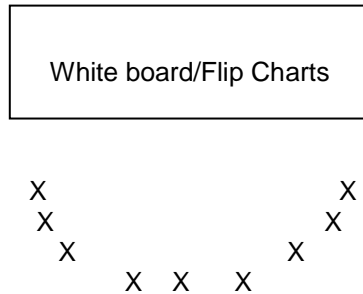
Post articles and cartoons on the wall near the registration area and the coffee table.

Have articles and books on a display table.

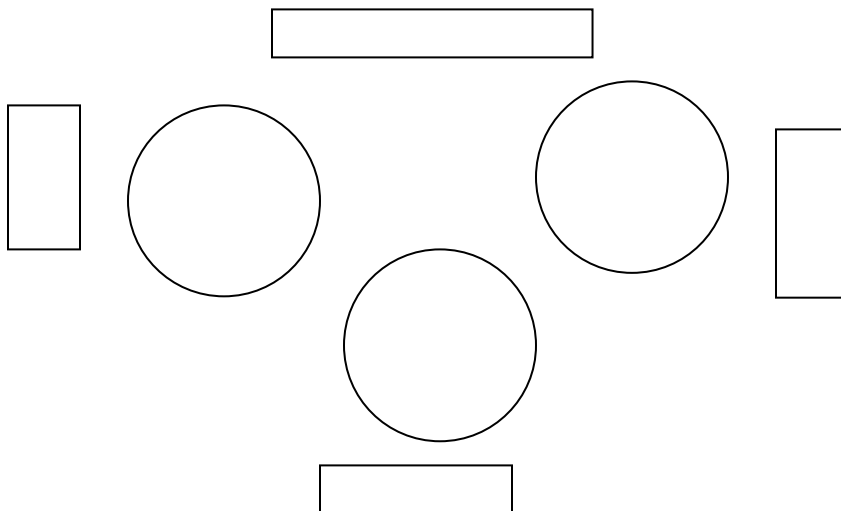
Room Layout

Arrive early to set up the room properly.

Small Group (up to 12). Put chairs in a semi-circle, facing each other, with a white board or flip charts at the front of the circle. Instructor can be part of the semi-circle or to the side. This works well for small groups (up to 10). This configuration encourages more participation and 1-on-1 interactions.



Large Group. If you have a large group (30+ people), use round tables conducive to small group discussions and creating a sense of community. Include multiple flip charts around the room for the table groups to use.



SEMINAR SCHEDULE

Overall Schedule

This is a high-level view of the 3-session seminar structure. Detailed schedules follow. These are suggested schedules. Adjust as needed. Use the blank columns to note your actual times. The default method is lecture/small group. Use popcorning throughout.

Have available prepared visuals and blank visuals (flipcharts), markers, and blue masking tape.

	Session One	Session Two	Session Three
Instructor Pre-Session	Arrange facility, prepare handouts, get supplies		
Agenda	Introduction Step 1 Step 2 Review	Review/check-in Step 3 Step 4 Step 5 Review	Review/check-in Step 6 Step 7 Step 8 Step 9 Review What's Next
Instructor Post-Session	write instructor notes	write instructor notes	post instructor notes on the FI website

Session 1

Session 1 Slides	Timing	Elapsed	Actual start	Actual End	Handouts
Welcome Announcements Parking lot Ground rules	5 min	0h 05			
Introduce Yourself	5 min	0h 10			
Introduce FI	5 min	0h 15			

9 circles exercise	10 min	0h 25			
Money is ...	10 min	0h 35			
Fulfillment Curve	15 min	0h 50			
Inventory Exercise	15 min	1h 05			
Enough	0 min	1h 15			
BREAK	10 min	1h 25			
Financial Integrity – Nine Step	5 min	1h 30			
Step 1 Lifetime income	40 min	2h 10			
Step 2 Focusing on the present	40 min	2h 50			
End Session 1	10 min	3h			

Session 2

Session 2 Slides	Timing	Elapsed	Actual start	Actual end	Handouts
Check-in/review	25 min	0h 25			
Step 3 Monthly tabulation	45 min	1h 10			
BREAK	15 min	1h 25			
Step 4 The 3 Questions	45 min	2h 10			
Step 5 Making life energy visible	45 min	2h 55			
End Session 2	5 min	3h 00			

Session 3

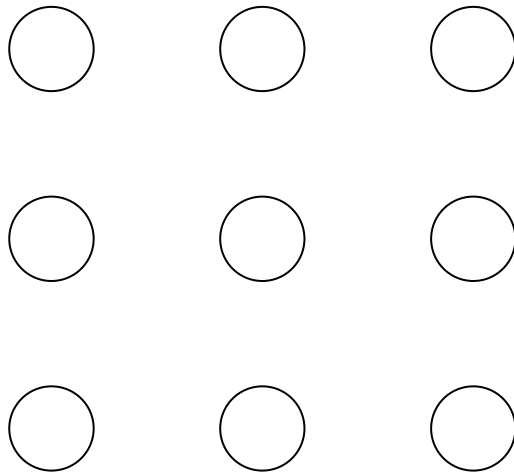
SESSION 3	Timing	Elapsed	Actual start	Actual end	Handouts
Check-in/review	30 min	0h 30			
Step 6 Respect your life energy	30 min	1h			
Step 7 Respect your life energy	30 min	1h 30			
BREAK	15 min	1h 45			
Step 8 Capital & crossover point	30 min	2h 15			
Step 9 Securing your finan indep	30 min	2h 45			
Financial integrity summary What's next? Indep vs. inter-dependence What are your next steps? Tips for success	15 min	3 h			
End Session 2					

HANDOUTS

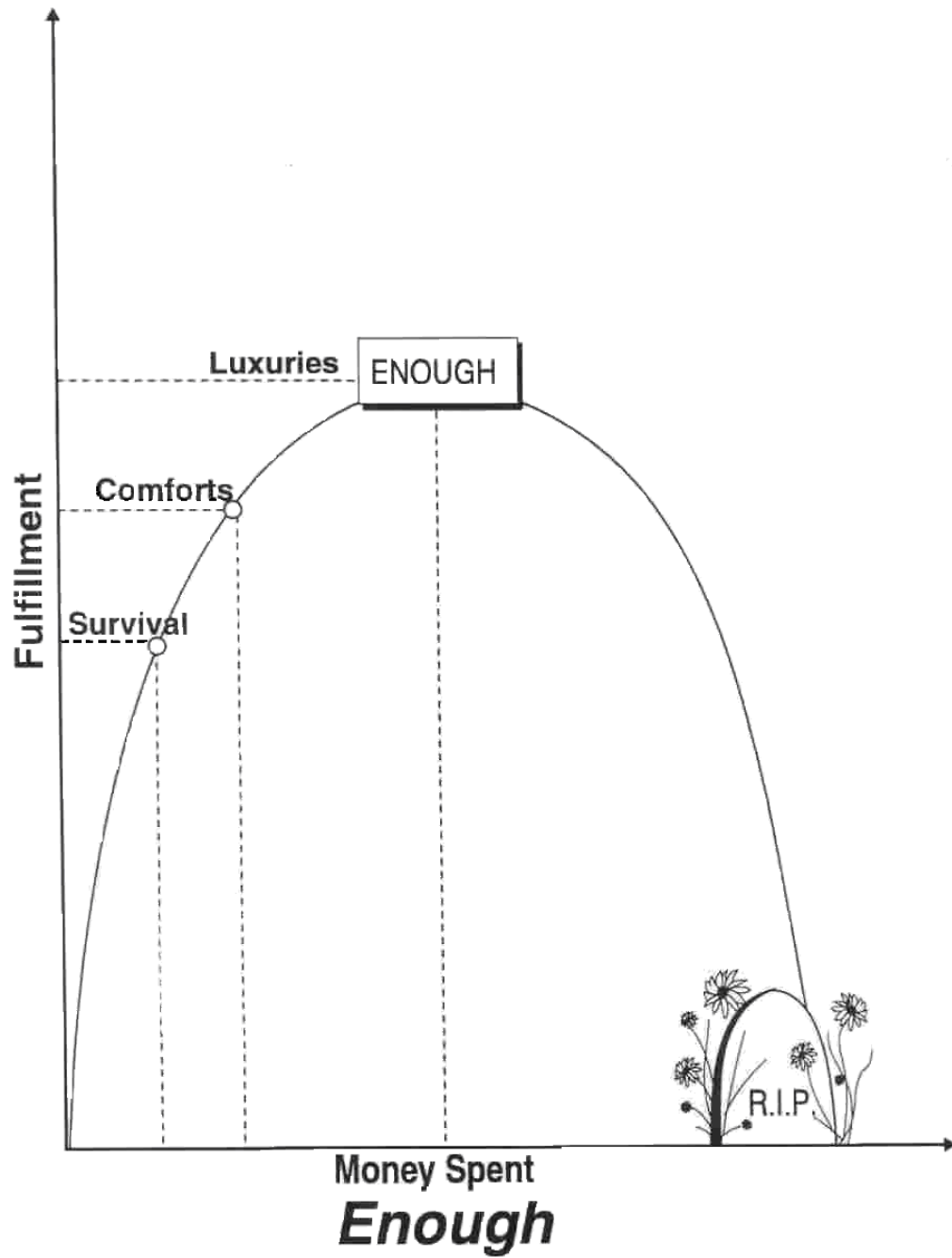
The following handouts are for participant use after attending the program presentation, to aid in implementing the Financial Integrity program.

Refer to the Financial Integrity Program Guide for more samples. You could also hand out copies of each Step's **Review and Reflections** and **Tips for Success**.

The 9 Circles Exercise



The Fulfillment Curve



The Nine Financial Integrity Practices



Step 1 –Lifetime Income

Lifetime Income Worksheet	
Financial Sources:	Amount
Total Lifetime Earnings	\$

Step 1 –Personal Balance Sheet

Personal Balance Sheet			
Own		Owe	
Liquid Assets	(+) Cash Value	Liabilities	(-) Cash Value
Hard Assets			
Total Own		Total Owe	

Step 2 –Being in the Present: Tracking Your Life Energy

Real Hourly Wage						
<i>Caculated on an Annual Basis</i>		\$/Month	÷	Hours/Month	=	\$/Hour
Basic Job						
	Adjustments					
	Subtotal Adjustments					
Real Hourly Wage		\$	÷		=	

Every dollar you spend = the amount of your life energy it took to get it.

Every time I spend about \$_____ I am trading about an hour of my life energy.

When I buy _____ , I am trading _____ hours of my life.

The key question: Is it worth it?

Step 3 – Where’s it all going: Monthly Tabulation

Monthly Tabulation		
Month/Year: _____	Dollars	Hours of Life Energy
Actual Starting Balance	\$ _____	
Income		
Wages		
Interest		
Other		
Total Income	\$ _____	
Expenses		
Rent		
Utilities		
Groceries		
And so on ...		
Total Expenses	\$ _____	
Ending Balance Actual Starting Balance + Income – Expenses	\$ _____	
Actual Ending Balance (at the end of the month)	\$ _____	
Unaccounted For (Difference between Ending Balance and Actual Ending Balance)	\$ _____	

These instructions will apply if you are doing your tabulation on paper or spreadsheet. If you are using software or online banking, you may be able to download your data directly into your tabulation.

On the first day of the month, add your cash on hand plus current balances of your liquid accounts to find **Actual Starting Balance**.

List all your categories. At end of month, enter category amounts. Add to get Total Income and Total Expenses.

Calculate your **Ending Balance: Actual Starting Balance** plus **Income** minus **Expenses**. This is what you should have at the end of the month.

At the end of the month, add cash on hand plus current balances of liquid accounts to find your **Actual Ending Balance**.

In each category, calculate **Hours of Life Energy Spent: Expense ÷ Real Hourly Wage**

How well did you track?

At the end of the month, compare your **Ending Balance** with your **Actual Ending Balance** calculation. The difference is the total of transactions you may have missed. Next month, see if you can make that amount smaller – or even zero!

Step 4 – Three Questions to Transform Your Life

On your monthly tabulation, add 3 columns: Fulfillment, Alignment, and Financially Independent.

Did I receive fulfillment in proportion to life energy spent?
 Was this in alignment with my values, goals, and purpose?
 How would this change if I were financially independent?
 (i.e., if I didn't have to work for an income?)

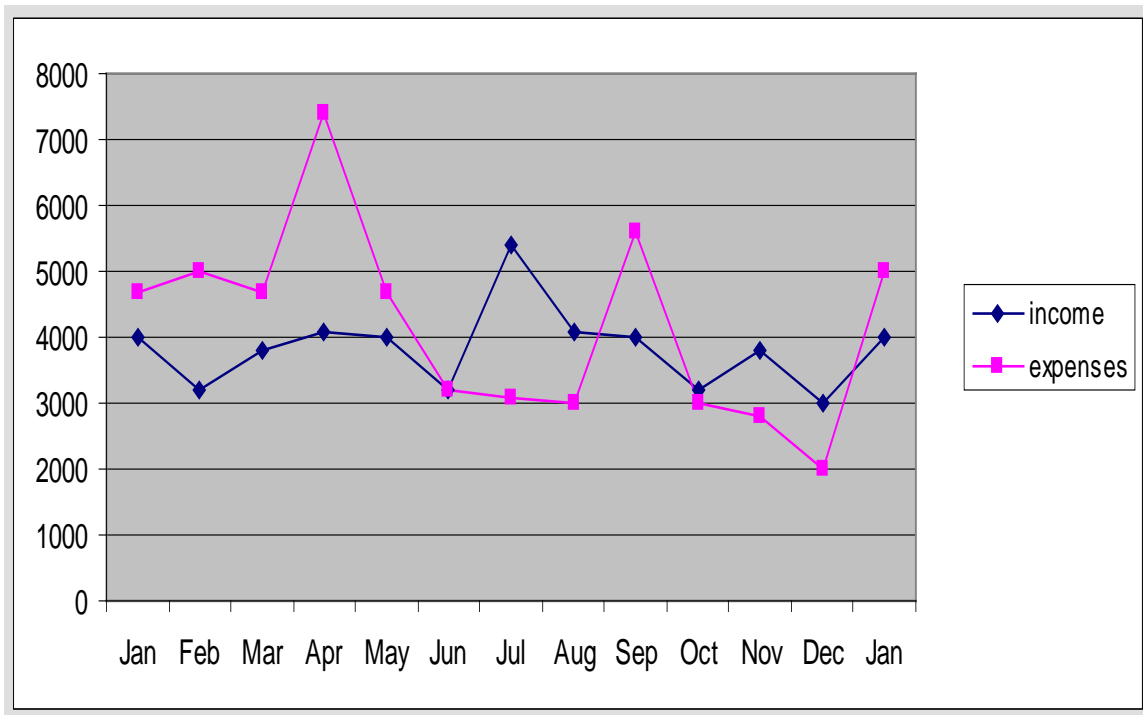
Use symbols that are meaningful to you.

Monthly Tabulation					
Month/Year:	Dollars	Hours of Life Energy	Q1 Fulfillment?	Q2 Alignment?	Q3 Financially Independent?
<u>Actual Beginning</u>	\$ _____				
<u>Income</u>					
Wages					
Interest					
<u>Total Income</u>	\$ _____				
<u>Expenses</u>					
Rent					
Utilities					
~~ (sample symbols)			☺	☺	↑
<u>Total Expenses</u>	\$ _____				
<u>Month End</u>	\$ _____				
<u>Actual End</u>	\$ _____				
<u>Unaccounted(Difference)</u>	\$ _____				

Step 5 – Making Life Energy Visible: Your Wall Chart

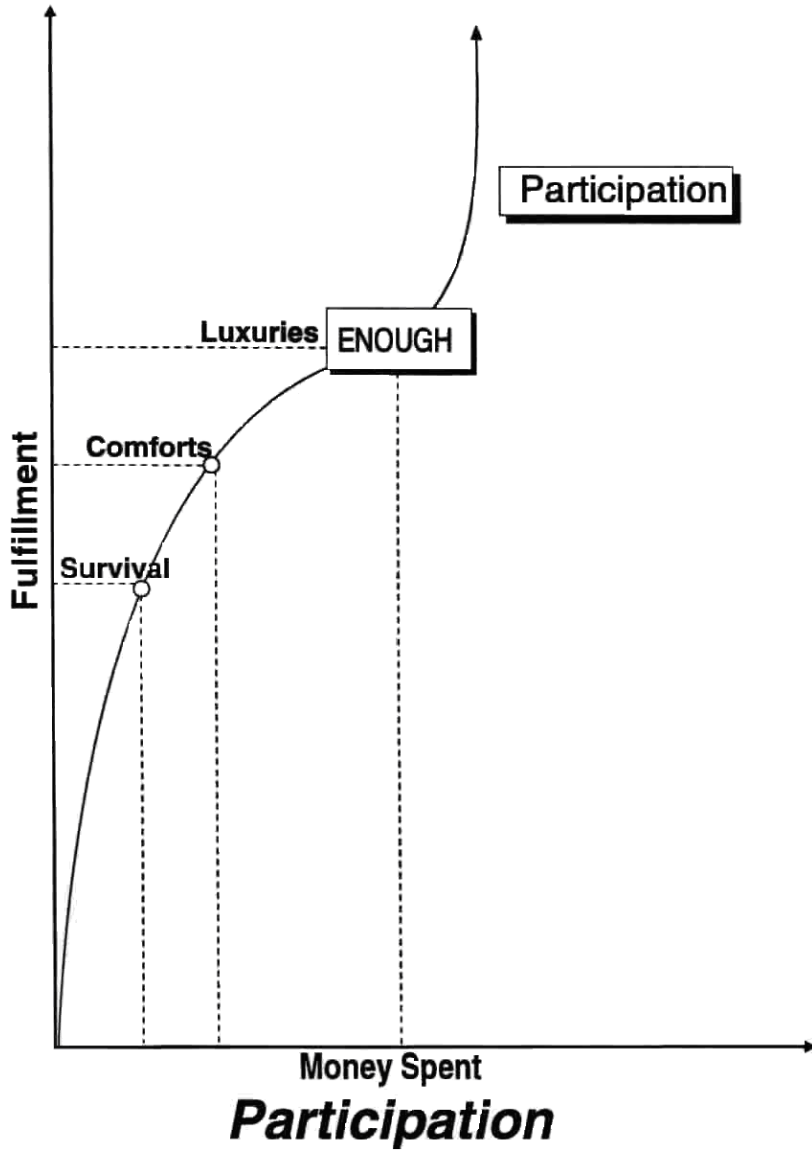
Make a chart. For hand-made charts, use graph paper (at least 18"x22") with 10 squares per centimeter or inch. The vertical axis represents money. Create a dollar scale so your first monthly income and expense amounts fall in the middle of the range. The horizontal axis represents time. Use month/year. Plot out the next 5 years. At the end of each month, use dots to mark your monthly income and expenses. Using different colors, draw lines from the previous amounts to the current amounts. Post your chart so you can SEE IT EVERY DAY.

Sample Wall Chart



What's Next? Participation

Put each and every Financial Integrity Step into action. Periodically, review the program to evaluate your progress. Participate!



VISUALS AND PRESENTATION NOTES

The visuals are available in PowerPoint slide show format on the Financial Integrity website. Visuals include detailed presentation notes for leading the seminar. We recommend that you use flip charts instead of projected slides in your presentation. There are many advantages:

- Using computer-generated slides requires technical knowledge. Anyone can use a marker on flip charts.
- Flip charts do not require a computer, electricity, or wires. Imagine having audio-visual difficulties or a computer failure during your presentation!
- Flip charts are interactive (slides are passive). You can draw on the flip charts to emphasize important points (such as, “Enough!!”).
- You can post the flip charts around the room for review and deeper discussions. We recommend that you do that!