

Financial Literacy for Seniors



Recognizing Fraud Trainer's Manual

Alberta Council on Aging
A Senior Friendly™ Publication



Table of Contents

How to use the Manual	3
What is Alberta Council on Aging?	3
What is Enactus SAIT	3
What is Financial Literacy for Seniors?	3
What is the Recognizing Fraud Program?	3
Training Goal and Objectives	4
Training Details	4
Time Requirements	4
Number of Participants	4
Before You Begin	4
What You'll Need	5
Additional Materials for Participants	5
Room Setup	5
Planning a Workshop	5
Basics of Adult Education	6
Facilitation Tips	6
Using the PowerPoint	7
Presenting Recognizing Fraud	7
Conclusion	8
Appendices	9
Appendix A – Guest Speakers	10
Appendix B – Definitions	11
Appendix C – Stretches	13
Templates	15
Fraud Recognition Program Evaluation	18
Resources	19
References	21

Recognizing Fraud Program Trainer's Manual

How to use the Manual

This Trainer's Manual is intended to supplement the information found in the Recognizing Fraud Program PowerPoint, which contains the trainer's notes for the power point presentation. This manual provides facilitation tips, sample exercises, and additional resources to use in your presentations whether it is the trainer's workshop or a community presentation.

What is Alberta Council on Aging?

Alberta Council on Aging (ACA) is a non-profit charitable organization, since 1967 that is committed to improving the quality of life for seniors. Alberta Council on Aging's membership is comprised of individuals, businesses, and organizations, and is privately funded through donations, grants, and memberships.

What is Enactus SAIT

Enactus-SAIT is a community of student, academic and business leaders committed to using the power of entrepreneurial action to transform lives and shape a better more sustainable world.

What is Financial Literacy for Seniors?

Financial Literacy for Seniors is an initiative taken by the Alberta Council on Aging and Enactus to increase seniors knowledge of safe financial handling and how to protect oneself from financial fraud.

The Alberta Council on Aging and Enactus are going to fulfill this initiative by educating seniors on financial literacy through presentations on the relevant information.

All programs and publications of the Alberta Council on Aging come under the Senior Friendly™ Program, the organization's cornerstone initiative. As owners of the Senior Friendly™ trademark, the Alberta Council on Aging is responsible for promoting and distributing the Senior Friendly™ Program.

What is the Recognizing Fraud Program?

The Recognizing Fraud Program is an initiative designed by the Alberta Council on Aging and Enactus to educate seniors on the severity of financial fraud and to equip them with the knowledge and resources to protect themselves from falling victim to financial fraud.

Training Goal and Objectives

The vision inspiring the Recognizing Fraud program is that through volunteering and collaboration, seniors will become financially literate.

The goal of the Recognizing Fraud Program workshop is to develop and improve the skills of people working directly with seniors, thereby providing optimum service.

To do this, the interactive workshop will focus on meeting these five objectives:

1. To promote intergenerational collaboration and information sharing through a volunteer run program.
2. To encourage financial literacy for seniors through educational programming.
3. To reduce seniors' vulnerability to financial abuse and fraud.

Training Details

Time Requirements

The average length of the workshop to train trainers is 2 hours. Community workshops and presentations can be adapted as time allows, however the ideal time frame is one hour.

Number of Participants

Depending on your audience and their needs, ensure everyone can see, hear and understand you.

Before You Begin

Before you can lead a Recognizing Fraud Program Workshop, plan your session using the following checklist:

- Become familiar with this Trainer's Manual, the Workshop PowerPoint, the Participant's Notes, the Recognizing Fraud booklet, additional resources
- Research relevant statistics for your community
- Find out about your audience, including:
 - How many people are attending
 - What organizations or businesses they represent
- Gather all the materials you will need using the lists provided
- Plan an icebreaker activity to help participants get to know each other
- Keep an up-to-date registration list and have it with you

Tip Have a trial run of your presentation beforehand with volunteers.

What You'll Need

Below is a **list of supplies** you will need to present the workshop

- Registration list and sign-in sheet
- Both Trainer's Notes and Participant's PowerPoint notes
- Name tags
- Laptop
- Projector
- Speakers
- Extension cord
- Recognizing Fraud PowerPoint (CD)
- Markers, pens, and/or pencils

Additional Materials for Participants

- Brochure from the host agency (if necessary)
- Brochure/publications from the Alberta Council on Aging and Enactus
- Additional Fraud Recognition giveaways for seniors

Room Setup

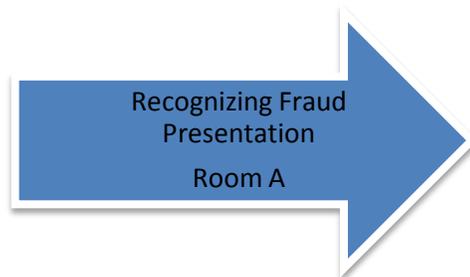
The ideal room setup permits all participants an unobstructed view of the PowerPoint, is fully accessible, and is quiet enough for everyone to hear the presentation. If necessary, an amplified sound system should be used in larger rooms with more participants. Have

someone greet and sign in participants. Ensure there are tables and chairs for use prior to the workshop.

Planning a Workshop

- Review this Trainer's Manual and the PowerPoint to manage time
- Make sure you have all of the materials you need before the workshop begins
- If possible visit the location prior to workshop
- The day of the workshop, arrive early to set up
- Test the projector and laptop, sound system ahead of time

Tip Always put up signs so that people can find your session with ease. Have a greeter at the door and a helpful person at your resource table.



Creating an Agenda

- Must reflect the goal and objectives of the Recognizing Fraud Program Workshop
- Be flexible. Questions or discussion may take longer than you anticipate

Sample Train the Trainer's Workshop Agenda (2 hour)

9:00 – 9:15	Introduce ACA/ Enactus & Icebreaker
9:15- 9:45	Overview of the top 8 scams and PowerPoint
9:45 – 10:15	How to properly present to your audience.
10:15 – 10:30	Healthy refreshment break
10:30 – 10:45	Present one fraud to another trainer “game”
10:45 – 10:55	Questions & Evaluations
10:55 – 11:00	Wrap Up NOTE: If guest speaker is scheduled, allow for 10 to 15 mins more on agenda in “How to properly present to your audience”

Community Presentation (1 hour)

9:00 – 9:10	Introduce presenters, ACA and Enactus
9:10- 9:40	PowerPoint presentation
9:40 – 9:50	Questions
9:50 – 10:00	Wrap up & Hand out additional resources
10:45 – 10:55	Questions & Evaluations
10:55 – 11:00	Wrap Up NOTE: Time for PowerPoint and Questions may vary.

Basics of Adult Education

To successfully deliver the Recognizing Fraud Program it is important to understand

the basics of adult education. Some key concepts to keep in mind as you prepare for your session include:

- **Adults are knowledgeable.** Adults have a wealth of life experience and may already know a great deal about seniors. Be open to learning from participants.
- **Adults come to training with certain expectations.** It's always a good idea to ask adult participants what they expect from the session. This will help guide your presentation and avoid emphasizing material they already know.
- **Adult learners like to know how the information applies to real life.** Where possible, tailor the information to the specific type of work the participants are engaged in, offering relevant, real life examples.
- **Adults learn more effectively if two or more senses are used.** Use visual, auditory, and hands-on activities for more effective learning. Get participants interested and involved in the material by doing something.

Facilitation Tips

- **Don't read the material word-for-word.** Paraphrase the information and use the Trainer's Notes to add details and round out the information on the slides.
- **Involve everyone.** Ask quieter participants directly for feedback and encourage everyone's involvement. Respectfully acknowledge all comments.

- **Make sure the physical environment is comfortable for all participants.** Monitor room temperature, noise, and light. Ensure the layout and furniture are comfortable.
- **Manage difficult situations.** Use group rules as necessary; remain relaxed and respectful; if appropriate, use humour to diffuse situations. Focus on getting participants back on track. Always center on the goal and objectives of the Recognizing Fraud Program.
- **Avoid using crutch words when speaking.** Using “um”, “right”, “like” and other repetitive sounds distract from your primary message.
- **Respond to questions.** Acknowledge questions, and encourage others to answer first. Summarize responses and add to the response when necessary. Check for learner’s understanding. If you can’t answer a question, be truthful and say you don’t know.
- Give participants an opportunity to do something hands-on along with written work and small group discussion.

Tip Allow for breaks; use some of stretches in the Appendices section of manual, offer refreshments. Encourage networking and interaction.

Using the PowerPoint

The PowerPoint contains all the notes required for presenting the material.

Trainers must review the presenter notes carefully, and make a print copy to use during the training sessions.

Note, all information in the presentation is provided in the “Recognizing Fraud” booklet. Before the presentation confirm with your audience they will be provided with additional resources following the presentation and to refrain from writing “notes” as this information will be provided to them.

Presenting Recognizing Fraud

Ice Breakers

Alliterative Introductions

1. Introduce yourself to the group with an alliterative adjective attached to your name that describes something about you. Alliterative words have the same or a similar consonant based upon the first letter of your name.

Examples: "I'm dynamite Donna." "I'm brilliant Beth."

2. Ask each participant to introduce themselves to the group with a similar alliterative nickname.

One Good Thing

1. Introduce yourself by identifying one thing you like about yourself.
2. Turn to your neighbour; ask them their one good thing. Introduce your neighbour to the larger group.

Conclusion

It's time to wrap things up. To conclude the session, make sure to do the following:

1. In keeping with the teaching strategies, summarize what participants have learned today. Paraphrase the training objectives, and provide highlights.
2. Review the participant's expectations recorded at the beginning of the session.
3. Finally, ask participants to complete the Evaluation (under Templates). Emphasize that we are continually working to improve the program and need their feedback.
4. Thank the host for inviting us here today, and ask if there are final comments or questions.

Appendices

Appendix A – Guest Speakers

It is important to involve seniors in the workshop and training. One way to do this is to invite seniors to participate in the presentation as a guest speaker if they do not want to be a presenter or trainer.

- 1) Ask a senior to share an incident of when they felt they were a victim of fraud. This is a useful learning experience for the participants as they listen to a senior's perspective.
- 2) Invite a retired professional such as a police detective, accountant, trustee, etc. to share brief summary of their experience with fraud and scams

Arranging a speaker prior to the workshop

- Contact a local senior to invite them to attend the training session and or community presentation.
- Explain the purpose of the exercise to the senior (see "Preparation for the Senior Speaker" notes below). Ask the guest speaker to speak to the group and participate in a discussion for about 10 minutes.
- If appropriate offer to cover any additional expenses such as parking or transportation.

Preparation for the Senior Speaker

When inviting the senior to speak, tell him/her you would like the following information to be covered:

- Introduction to the guests of who the speaker is and why they are relevant to the seminar
- Explanation of their experience with fraud. (How they were affected or what they know about fraud)
- Brief conclusion or closing comments/ advice for the guests

*Note- See if the speaker is available to stay for the end of the seminar to answer any questions

Appendix B – Definitions

Accessible: A product, service, or environment that can be used, approached, or entered by anyone, including people with physical, sensory, or cognitive disabilities.

Age friendly: Seniors can lead healthy and active lives and stay involved in their communities when the needs of seniors are recognized. This in turns makes environments easier to navigate for all members of society.

Agent: A person who acts on behalf of another, in particular.

Aging-in-place: Coordination of the delivery of products, housing, health care, and services to create and maintain livable communities that respond to the changing needs of people as they get older.

Autonomy: Personal independence and the capacity to make moral decisions and act on them, self-reliance.

Disability: Any restriction or lack resulting from an impairment of the ability to perform and activity in the manner or within the range considered normal for a human being.

Enduring Power of Attorney: An important legal document you can use to appoint someone to make financial and legal decisions on your behalf. If you are the one passing the authority to someone else you are called the donor.

Environment: Conditions and influences from natural and built surroundings that affect a person.

Financial Literacy: The ability to understand how money works in the world: how someone manages to earn or make it, how that person manages it, how he/she invests it (turn it into more) and how that person donates it to help others.

Fraud: A wrongful or criminal deception intended to result in financial or personal gain.

Guardianship: A relationship where one person looks after and is legally responsible for a second person who is unable to manage their own affairs; usually a person who is currently unable to care for themselves such as, a disabled person, or a child whose parents have died will have a legal guardian.

Inclusion: Provision of products, services, and environments that meet the needs of all members of the population, regardless of age or ability.

Personal Directive: A legal document, under the **Personal Directives Act**, that allows you to name the person(s) you trust to make decisions on your behalf should you lose mental capacity and list the areas in which they have decision-making authority (e.g., health care, residential issues).

Power of Attorney: The authority to act for another person in specified or all legal or financial matters.

Trusteeship: A legal term which, in its broadest sense, can refer to any person who holds property, authority, or a position of trust or responsibility for the benefit of another.

Universal design: The design of products and environments to be used by all people to the greatest extent possible, without the need for adaptation or specialized design. Also known as “design for all”, “inclusive design” and “integrated design”.

Joint Account: A bank account held by more than one person, each individual having the right to deposit and withdraw funds.

Appendix C – Stretches

Senior Friendly™ Program Stretches



Senior Friendly™ Program Stretches



Did you have your stretch today?

Templates

Recognizing Fraud Workshop
Train the Trainer



John Smith

is recognized as
Recognizing Fraud Workshop Trainer

Trainer

Date

Alberta Council on Aging

An Independent Non-Profit Charitable Organization Since 1967



Recognizing Fraud
Presentation



John Smith

_____ has attended the
Recognizing Fraud Workshop

_____ Trainer

_____ Date

Alberta Council on Aging
An Independent Non-Profit Charitable Organization Since 1967



Fraud Recognition Program Evaluation

Your feedback is important to us. Please take a moment to fill in the following: poor, fair, good,

Fraud Prevention Evaluation

Note: The words "Excellent" or "good" are acceptable as descriptions or you may use your own!

Date:

1. Usefulness of presentation content was:
2. Presenter's knowledge of material was:
3. Space was:
4. Handouts were:
5. What did you find most useful about this session?
6. I will use the information provided in this session when I ...
7. Other topics I would like more information on...
8. Evaluation of the session as a whole...

Resources

Fraud Recognition: Useful Information Contact List

The Better Business Bureau

Search a company's history with the Better Business Bureau before committing to doing business with them. It also has a list of the top ten scams of the year.

24 hour Information Line: 1.703.276.0100

<http://www.bbb.org/canada/>

Alberta Securities Commission

The Securities Act (Alberta) is designed to ensure that Alberta's capital market operates fairly and efficiently for participants and that investors have timely, accurate information on which to base investment decisions.

Toll Free: (877) 355-0585

<http://www.albertasecurities.com>

Office of the Public Guardian

The Office of the Public Guardian (OPG) provides decision-making mechanisms for individuals who are unable to make personal, non-financial decisions for themselves. The OPG does this through the *Personal Directives Act*, the *Adult Guardianship and Trusteeship Act* and the *Mental Health Act*.

Toll Free: 1-888-357-9339

<http://humanservices.alberta.ca/guardianship-trusteeship/office-public-guardian.html>

Office of the Public Trustee

The Public Trustee is appointed by the Government of Alberta under the Public Trustee Act, the Adult Guardianship and Trusteeship Act, and the Minors Property Act to protect and manage the financial interests of vulnerable Albertans.

Toll Free Alberta: 310-0000

<http://humanservices.alberta.ca/guardianship-trusteeship/office-of-the-public-trustee.html>

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