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# Going Remote

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**Providing Native-Specific Financial Education and Coaching in a Virtual Setting**

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**A Resource Guide Provided by the Oklahoma Native Assets Coalition, Inc.**

**October 12, 2020**

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## ABOUT THE OKLAHOMA NATIVE ASSETS COALITION, INC.

The Oklahoma Native Assets Coalition, Inc. (ONAC) is an American Indian-led nonprofit network of Native people who are dedicated to increasing self-sufficiency and prosperity in their communities. The coalition, headquartered in Oklahoma City, Oklahoma, has existed since 2001, and was classified by the Internal Revenue Service as a 501(c)(3) nonprofit in 2014. ONAC focuses on promoting culturally responsive asset-building strategies and serves Native communities on a national level. For more information about ONAC, including its programs, please access ONAC's website at: <http://www.oknativeassets.org>.

## ACKNOWLEDGEMENTS

ONAC contracted with Shawn Spruce (*Laguna Pueblo*), of Shawn Spruce Consulting, LLC, to author the first section of the resource guide. Christy Finsel (*Osage*), ONAC Executive Director, created the list of financial education and Native asset-building resources and Shawn Spruce added several resources to the list. This guide was produced with support from the Wells Fargo Foundation. The information included in the guide does not necessarily reflect the opinions of the Wells Fargo Foundation.

## FOR FURTHER INFORMATION

For any questions related to this resource guide, please contact Christy Finsel, ONAC Executive Director, at [cfinsel@oknativeassets.org](mailto:cfinsel@oknativeassets.org).

## SUGGESTED CITATION

Spruce, S. and C. Finsel (2020). Going Remote: Providing Native-Specific Financial Education and Coaching in a Virtual Setting, A Resource Guide Provided by the Oklahoma Native Assets Coalition, Inc. Oklahoma City, OK: Oklahoma Native Assets Coalition, Inc.

## Going Remote: Providing Native-Specific Financial Education and Coaching in a Virtual Setting

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October 12, 2020



Due to the COVID-19 pandemic, a number of Native financial education providers are considering offering financial education in a virtual setting. A vast assortment of online products and resources are available to assist in delivering remote financial education services to clients and partners. Many products, such as video conference and webinar platforms, are similar in design and use. Rather than create an exhaustive list of online tools, many of which are repetitive or similar, the [Oklahoma Native Assets Coalition, Inc. \(ONAC\)](#) is providing this resource as an overview of products that are vetted in terms of cost, ease of use, and overall effectiveness for providing remote financial education training and support.

### What is Video Conferencing?

Video conferencing is the ability to facilitate video and audio communication between two or more parties. Video conferencing platforms are usually built with cloud based software and accessible with a desktop or laptop computer or an app on a mobile device. A video conference is led by a host who manages the meeting or class by choosing the date and time, inviting guests, creating and uploading training content such as slides or pre-recorded videos, and presenting the content. Features such as screen sharing, individual and group chats, and breakout meetings enhance the video conference experience. A good video conferencing program will also provide recording capabilities for participants and others to review or access training content at a later date.

### Remote Training Advantages

Video conferencing enables live and personal interaction in a remote setting. Training that once required time and costs to assemble a group of learners in a single location can be conducted remotely enabling organizations to save time and money. A well-designed video conference will maintain many of the interactive elements of in-person training while offering participants the comfort and convenience of training from an office, home, or other remote location.

### Remote Training Challenges

Video conferences are not a perfect solution to every remote learner's needs. Some remote learners might struggle to pay attention, have difficulty engaging with the trainer and other participants, or become bored more quickly than during in-person training. Moreover, technology capabilities must be adequate with laptops, devices need to be up-to-date, and remote learners will need access to an internet connection with



adequate speed or bandwidth. Internet speed refers to how much data or information can be downloaded or uploaded in a second across an entire network and is measured in megabits per second (Mbps). More megabits equal faster speed. Video conferencing is an especially data-heavy task, so a reliable internet connection to prevent delays or breaks while streaming audio and video content is a must. To facilitate or participate in video conferencing, most organizations or households should have an internet download speed of at least 20 Mbps per connected user or device. Click here to test the speed, quality, and performance of your internet connection:

<https://www.highspeedinternet.com/tools/speed-test?kbid=111697>.

## Remote Training Best Practices

When delivering remote financial education as a trainer, you will find some elements are very similar to training in-person and some are different. Generally speaking, if you are a strong in-person trainer or presenter – a clear and concise speaker, having solid rapport with participants, and you know your content – training remotely should not be a huge adjustment. Here are a few tips and ideas to consider when designing remote financial education training.

- *Shorter training times*

A typical day for in-person training lasts between eight and nine hours, including breaks. In most cases, you'll want a shorter training day when going remote in order to keep participants fully engaged and comfortable. Therefore, if possible, try to limit remote training to no more than four hours each day.

- *Invest in upgraded video conference gear and equipment*

Many trainers rely on a basic desktop or laptop computer when hosting virtual training using built-in audio and video features. However, upgrading to higher quality components will make a huge difference in the production value of your training, enabling you to better engage with participants. Moreover, better gear does not have to require a huge investment. For just a couple of hundred dollars, you can purchase an external webcam for a clearer and wider image, auxiliary headphones that allow you to better hear participants' questions and comments, and an external microphone that enables your voice to sound clearer and closer. External microphones come in a variety of styles, such as a lapel or lavalier microphone that clips onto a shirt or blouse, a boom or shotgun microphone positioned out of camera view, or even a table top "podcaster" style microphone.



- Create a distraction free and professional background setting

Experienced remote trainers will strive to create a virtual training space that enables participants to engage with both the presenter and content. It's a good idea to designate a specific space, in either your office or home, from which to train remotely. Maintain a clutter free, yet professional appearing, background with good natural lighting. Some trainers also

prefer to use a background screen, usually green or blue, to customize their virtual space. Moreover, a green screen can enable you to use background effects and images that are features of some video conference platforms.

- Present content in a visually appealing format

In addition to seeing you, participants will also need to view your training content. Many trainers will create PowerPoint slides similar to in-person training that can be shared on screen. As with any slide presentation, be mindful not to pack too much information on each slide, clutter images and text, use small font sizes, or use dark background colors. Pre-recorded videos are another option for content, either streamed from the internet or played back directly on your device. Also, don't disregard flipcharts and other low-tech training solutions. Hand drawn charts can be shared via webcam or photographed and uploaded into slides. Moreover, just like in-person training, a presenter can add text or notes to charts in real time while on camera.

- Don't be camera shy

Obviously, the world and how we conduct business has changed dramatically in recent months. A year ago, you probably didn't imagine you would be working remotely or providing lessons on credit reports and budgeting to community members online. It's an adjustment, but remember that the same elements for successful in-person training apply to remote training. Making your participants feel welcome, valued, and connected can make all the difference. Therefore, look directly into the camera when speaking, while visualizing that your participants are in the same room with you. Great remote trainers have a lot in common with YouTube vloggers and other virtual presenters and content makes. If you'll notice, the best presenters maintain a relaxed, casual composure while making you feel like they're talking directly to you.

- Check out YouTube

YouTube is loaded with great videos on how to provide remote training, as well as tutorials on how to make the most of webcams, microphones, lighting, and other tech gear. Set aside a few hours to educate yourself, and you'll be surprised how quickly you can learn the basics of setting up a highly engaging virtual training.

## Video Conference Versus Learning Management System

In most situations, a trainer has two main options to choose from when providing remote financial education training. A simpler, faster, and less costly approach is to deliver your training on a video conference platform. There are dozens of video conference platforms to pick from, many of which offer free versions with basic features, as well as upgraded versions for a flat or monthly fee. When using a video conference platform, you share your training content while communicating directly with participants. Supplemental materials such as workbooks, handouts, and spreadsheets can be emailed to participants in advance. Below is a chart that summarizes key features of several popular video conference platforms.

### Video Conferencing Platforms

Product	Cost	Group Size (Max)	Requires	Meeting or Class Length	Compatibility	Notes
Google Hangouts	Free	25	Gmail account	No limit	Gmail, iOS or Android app, web browser	A good option for small classes that do not require a lot of extra features.
Google Meet (3 plans)	Free \$10/mo. \$20/mo.	100 150 250	Gmail account or G Suite account	1 hr. 300 hrs. 300 hrs.	Gmail, iOS or Android app, web browser	More features than Google Hangouts (i.e. high-resolution content and meeting recording).
Group FaceTime	Free	32	iPhone, iPad, Mac, Apple Watch	No limit	Apple devices only for all participants	Does not support Android devices and requires a newer Apple device. Lacks some of the features common on other platforms.
Skype	Free	50	Skype Account	No limit	Android, iOS, Mac, Windows	Skype and Microsoft Teams are both Microsoft products. Skype is ideally suited for personal video conferencing while Teams features advanced features better suited for business needs.
Microsoft Teams (4 plans)	Free \$5/mo. \$12.50/mo. \$20/mo.	300 300 300 300	MS Teams Account	No limit No limit No limit No limit	Android, iOS, Mac, Windows	Advanced features and higher security with paid plans.
Zoom (4 plans)	Free \$149.90/yr. \$199.90/yr. \$199.90/yr. (Enterprise)	100 100 300 500	Zoom Account	40 mins 24 hrs. 24 hrs. 24 hrs.	Android, iOS, Mac, Windows, Linux	High quality streaming images and advanced features; however, continues to be plagued with security issues.
GoToMeeting (3 plans)	\$12/mo. \$16/mo. Contact sales for Enterprise plan	150 250 3000	GoToMeeting Account	No limit No limit No limit No limit	Android, iOS, Mac, Windows, Linux	No free option, discounted rate for annual billing.
Cisco Webex (5 plans)	Free \$13.50/mo. \$17.95/mo. \$26.95/mo. Contact sales for Enterprise plan	100 100 100 200 100,000	Webex Account	50 mins 24 hrs. 24 hrs. 24 hrs. 24 hrs.	Android, iOS, Mac, Windows, Linux	Lacks some of the advanced features of Zoom, but offers better security and easier interface for large groups.
Facebook Messenger Rooms	Free	50	Facebook account for host	No limit	Android, iOS, Mac, Windows, Linux	Participants not required to have Facebook account and can use a browser.

## Video Conferencing Tips

- Don't stress over choosing a video conferencing platform. As mentioned, there are many options and none are perfect for every learning application. However, designers are constantly improving and adding features to platforms so just pick one and run with it.
- You get what you pay for. For some settings, a free platform might work just fine, however, to enjoy advanced features and meet with larger groups a subscription plan might work best. Moreover, some lower-cost platforms might deliver a choppy stream with lagging audio in some settings.
- Encourage participants, who are new to video conferencing, to log in early so you can provide a tutorial for how to video conference; i.e. mics on mute, webcam positioning, etc.
- For optimum performance, encourage participants to download the specific video conferencing app you are using as opposed to relying on browser access.
- Be considerate of the fact that not everyone wants to participate in a video conference and prefers their privacy. Therefore, allow flexibility to participants who prefer to call in for audio only.
- Use passwords, when available, to provide protection against Zoombombing and uninvited guests.
- Use breakout rooms when available for small group discussions and interactions.
- Avoid playing music during video conferences. On the surface it sounds like a cool idea especially during breaks or transition periods. However, most participants will not be listening with equipment optimized for music, so it might sound really bad on their end.
- Session starters and icebreaker activities are still possible when video conferencing. Check out these videos for examples of fun, engaging virtual session starters.  
<https://www.youtube.com/watch?v=WEhQtS8570>  
<https://www.youtube.com/watch?v=ruDJgtcZB-E>
- Embrace virtual training! It's not going away regardless of what is happening with the pandemic. Also, don't frame your virtual training as a second-rate substitute for live training. Virtual training can be just as fantastic as live training if it is designed well. Just like with live training – great content enhanced with relevant storytelling is key.

## Learning Management Software

In some cases, you might prefer a learning management system (LMS) instead of a video conferencing platform. Or, you might enjoy using LMS in coordination with video conferencing. Think of an LMS as a one-stop-shop that provides a comprehensive framework for virtual training, similar to what you might find with an online course taught by a college or university. Some trainers might also prefer to teach and coach using LMS instead of video conferencing. Granted, this strategy might not include live interaction between and trainer and participants, but could work well for a setting in which participants are better suited to learn at their own pace.



A LMS will allow you to upload not only presentation content, but also all of your handouts and class materials (budgeting templates, sample credit reports, goal setting worksheets, etc.), assignments, quizzes, videos, and contact information for all of your participants. Many LMS products also feature built-in templates for creating training materials so you don't have to start from scratch. LMS will also enable you to create message boards so participants can communicate with other participants and track the performance and progress of your participants. In addition to tracking, some LMS products feature game-like mechanics or gamification. These features allow you to add elements like virtual badges and points that reward participants for their progress. For example, you might want to provide a badge for each topic or module a participant completes, such as understanding credit reports, lowering monthly expenses, or meeting a savings goal.

Another great feature of LMS is the ability to create individualized learning content. For example, say you have a participant who could use some extra help creating a budget – the software will allow you to create a personal budgeting lesson or upload a custom budgeting spreadsheet. Essentially, a LMS creates a virtual classroom with interactive and data storage features that extend far beyond the capabilities of video conferencing. Some LMS products also provide live streaming similar to video conferencing platforms. Moreover, LMS products often include customization features which allow you to brand your online content with a logo, title, and banner.

While LMS offers many great features for online training it's important to understand that in many cases it might require a greater investment, both financially and timewise, to get started. LMS products are typically more expensive than fee-based video conferencing platforms. Moreover, there is a steeper learning curve when using the software and enabling various features. Below is a summary of several popular LMS products.



## Canvas

Canvas is a very popular LMS used by many colleges and universities. It features video applications in which participants can upload videos as responses to questions and quizzes. Pricing is quote-based with a one-time implementation fee plus an annual subscription based on the number of users.

## GoToTraining

A full LMS platform for Mac and Windows that offers videoconferencing features similar to GoToMeeting. Ideal for both virtual and hybrid training, plans start at \$109/month (25 participants) up to \$314/month (200 participants).

## Google Classroom

Free for schools, nonprofits, and anyone with a Gmail account, Google Classroom is a solid LMS platform. While it lacks some of the advanced features of a fee-based LMS, it's a great option for settings that don't require a whole lot of bells and whistles.

## Microsoft Class Teams

Available with a Microsoft Office 365 subscription. Class Teams integrates with OneNote, Outlook, PowerPoint, and other Office programs. There is a free version, as well as plans priced by the number of students/teachers. Good for small or non-formal training settings that don't require a lot of advanced features.

## Thinkific

Plans range from free to \$499/month for its Premier plan. Thinkific is a very popular LMS that offers a wide range of features including certificates of completion, enhanced video, and web design. The free plan will work in many settings; however, some of the advanced features will require a paid subscription.

## Moodle

Moodle is a very user-friendly, open-source LMS without a steep learning curve to get started. Plans start at \$80/year for hosting one class and top out at \$1,000/year for high-end features.

## Tips for Using Learning Management Software

- Similar to video conference options, don't get overwhelmed trying to find that perfect LMS product. Pick one that meets your basic training and coaching needs and get started. Most fee-based LMS products offer a free trial period, so there is no need to worry about a long term investment.
- Financial education training and coaching often require a variety of tools to be effective (worksheets, spreadsheets, online calculators, money logs, etc.). LMS is well-suited as a home

base to manage all of your training content and materials whether training remotely, in-person, or a hybrid version of both.

- Some LMS products such as Thinkific allow you to take payments for classes and workshops. Obviously, this might not be suitable in all training settings, but in the event your organization is interested in monetizing programs and services it's something to consider.
- Start small. The whole process of transitioning to remote training can be overwhelming. Relax, you don't need to know everything when starting. You'll learn quickly how to use various products in ways that meet the needs of your participants. Good luck!

**ONAC-Generated List of Financial Education and Native Asset-Building Resources**  
**October 12, 2020**

As a response to requests for Native-related financial education and asset-building resources, please see the information provided below for Native-specific trainings and materials. Many of the 574 federally recognized tribes customize national Native-specific financial education materials to meet their local needs. This list is not exhaustive. To contribute additional resources, please contact Christy Finsel at [cfinsel@oknativeassets.org](mailto:cfinsel@oknativeassets.org).

Join the Oklahoma Native Assets Coalition, Inc. (ONAC) Native EITC/VITA Network. The purpose of the ONAC Native EITC/VITA Network is to share Native VITA resources and opportunities, to provide a platform for interaction among Native site coordinators, and to bring concerns from Native VITA sites to appropriate parties. Those interested in joining the network may contact Patsy Schramm (*Cherokee*), ONAC Native EITC/VITA Coordinator, at [edgpj@aol.com](mailto:edgpj@aol.com). This is the only Native-led EITC/VITA Network in the U.S. As a note, ONAC now serves nationwide.

Native Bank On ONAC is committed to helping Native communities across the United States access safe and affordable banking products and services. Our goal is to partner with local financial institutions to facilitate account access and work to integrate banking access strategies into Native-led non-profits and tribal social services. Along with dozens of other Bank On initiatives across the country, Native Bank On ONAC works with partners from across sectors to connect tribal citizens to products that meet Bank On National Account Standards. These local initiatives work together to improve the financial stability of unbanked and underbanked residents in their communities and connect them to safe, affordable bank and credit union accounts. Native Bank On ONAC also provides tribal citizens with information about how to use these products effectively and how to navigate the consumer finance marketplace successfully. For more information about Native Bank On ONAC, contact Karen Edwards (*Choctaw*), Manager, Native Bank On ONAC, at [kedwards@oknativeassets.org](mailto:kedwards@oknativeassets.org). ONAC will continue to customize financial education-related Bank On materials.

Here is a link to ONAC's newly released paper on Native Children's Savings Initiatives in the U.S. - [http://www.oknativeassets.org/resources/Documents/ONAC\\_Savings\\_Initiatives\\_Report\\_FINAL.pdf](http://www.oknativeassets.org/resources/Documents/ONAC_Savings_Initiatives_Report_FINAL.pdf). The paper includes information about the Native youth IDA programs and Children's Savings Accounts (CSAs) across the country, as well as the various Native-specific financial education provided by Native CSA programs.

ONAC Investor Education booklet (for parents/guardians managing 529 college savings plans): [http://www.oknativeassets.org/resources/Documents/ONCA%202019%20Investor%20Education%20Booklet\\_HighRes\\_Online%20Version.pdf](http://www.oknativeassets.org/resources/Documents/ONCA%202019%20Investor%20Education%20Booklet_HighRes_Online%20Version.pdf).

ONAC Children's Savings Account Financial Education booklet: [http://www.oknativeassets.org/resources/Documents/ActivityBooklet\\_F\\_Youth\\_FC.pdf](http://www.oknativeassets.org/resources/Documents/ActivityBooklet_F_Youth_FC.pdf)

Oweesta Corporation training calendar: <https://www.oweesta.org/training-calendar/>

Native Financial Education Coalition: <https://www.nfec.us>

Fiduciary Investment Training Program: <https://www.nfec.us/fiduciary-investment-training-progr>

Cobell Land Buy-Back Program Financial Education Initiative and the Keepseagle Settlement Financial Education Initiative: <https://www.nfec.us/cobell-land-buy-back-program-financ>

The Tribal Exchange Stock Market Game: <https://www.nfec.us/tribal-exchange-stock-market-game>

South Dakota Native Homeownership Coalition: <https://sdnativehomeownershipcoalition.org>

Two Native financial educators, Shawn Spruce and Monica Braine, host Natives on a Budget: <http://nativesonabudget.com/>

Building Native Communities: Financial Skills for Families: <https://www.firstnations.org/publications/financial-skills-for-families-workbook-5th-edition/>

First Nations Spending Frenzy kits: <https://www.firstnations.org/projects/pending-frenzy-kits-have-arrived/>

ONABEN entrepreneurial trainings: <http://onaben.org/what-we-do/our-services/>

ONAC Native Bank On information for tribal citizens in need of bank accounts amid "stay at home" orders: [http://www.oknativeassets.org/our\\_work/Native-Bank-On-ONAC](http://www.oknativeassets.org/our_work/Native-Bank-On-ONAC)

Ask Dr. Per Cap, Native Personal Finance Advice Column: <https://www.firstnations.org/projects/ask-dr-per-cap/>

Fighting Fraud 101: <https://www.firstnations.org/projects/fighting-fraud-101-pamphlet/>

Online Financial Education and Investing Course for Native Youth: <http://www.investnativeonline.org/Login.aspx?ReturnUrl=%2f>

The Office of the Special Trustee for American Indians Empowerment Saga is a series of stories to engage Native youth between 14 and 18 years of age in developing basic financial skills: <https://www.doi.gov/ost>

### **Additional General Financial Education Resources**

This list is not exhaustive. To contribute additional resources, please contact Christy Finsel at [cfinsel@oknativeassets.org](mailto:cfinsel@oknativeassets.org).

Federal Deposit Insurance Corporation (FDIC) Money Smart Financial Education Program: <https://www.fdic.gov/consumers/consumer/moneysmart/>

Federal Trade Commission (FTC) Financial Educator Resources: <https://www.consumer.ftc.gov/features/feature-0022-financial-educators>

The JumpStart National Standards for K-12 Financial Education provide benchmarks for what a young person should understand about personal finance at various grade levels: <https://www.jumpstart.org/what-we-do/support-financial-education/standards/>

FICO Credit Score Education: <https://ficoscore.com/education/>

### **AARP Fraud Watch Network**

[www.aarp.org/fraudwatchnetwork](http://www.aarp.org/fraudwatchnetwork)

AARP's Fraud Watch Network can help you spot and avoid scams. Sign up for free "watchdog alerts," review our scam-tracking map, or call our toll-free fraud helpline if you or a loved one suspect you've been a victim.

### **The AARP BankSafe Initiative**

[www.aarp.org/banksafe](http://www.aarp.org/banksafe)

The BankSafe Initiative helps the financial industry better meet consumers' financial needs and safeguard their assets. The initiative focuses on four key areas:

- Preventing financial exploitation
- Empowering family caregivers
- Helping those with dementia
- Making banking tools and environments easier to access

With the average victim losing \$120,000, prevention of financial exploitation is critical to AARP's mission to empower people to choose how they live as they age. BankSafe meets this need by conducting research into consumer insights, facilitating partnerships between the aging network and the financial industry, and developing the innovative BankSafe training platform to help financial professionals identify and stop suspected exploitation.

### **AARP Tax Aide**

[www.aarp.org/taxaide](http://www.aarp.org/taxaide)

AARP Foundation Tax-Aide is the nation's largest free, volunteer-run tax assistance and preparation program in the U.S. Assistance is currently available to help you file your taxes online.

### **AARP Work & Jobs**

[www.aarp.org/workandjobs](http://www.aarp.org/workandjobs)

AARP Work and Jobs site offers job searching tips, an AARP Job Board, tips at working at 50+, career change resources, resources and tips to start a business and the AARP Resume Advisor<sup>SM</sup> to help with building your resume.

### **AARP Foundation Property Tax-Aide**

Property Tax-Aide helps low-income older adults find property tax refund and credit programs.

**AARP Foundation SCSEP (Senior Community Service Employment Program)**

SCSEP offers unemployed adults 55 and older work-based training and skill-building opportunities within a variety of community service organizations and agencies. Currently, there are opportunities for remote training in the program, although community service assignments have been temporarily suspended. You can call our Work Resources Hotline at 1-855-850-2525 to add your name to a signup list for when training assignments resume. **[Learn more about AARP Foundation SCSEP.](#)**