

Serving Diverse Members

A REAL Solutions® Sensitivity Guide



Serving Diverse Members – A REAL Solutions® Sensitivity Guide is a 2010 publication of the National Credit Union Foundation’s REAL Solutions® program.

About the National Credit Union Foundation (NCUF)

The National Credit Union Foundation (NCUF) raises charitable funds, runs innovative programs, and makes impactful grants for America’s credit union movement. NCUF’s mission is to “promote and improve consumers’ financial independence through credit unions.” Among the NCUF programs achieving this mission:

REAL Solutions® — Helping millions of consumers gain access to affordable financial services, achieve financial literacy, grow savings, build assets, and buy homes.

Development Education — Leading training on cooperative principles in the modern consumer marketplace to overcome what credit unions identify as the greatest threat to their future: “the eroding of credit union philosophy.”

Social Impact Management — Meeting a “triple bottom line” that benefits credit unions, members, and communities.

About REAL Solutions®

REAL Solutions® is the signature program of the National Credit Union Foundation. REAL — “Relevant, Effective, Asset-building, Loyalty-producing”— Solutions® works to help credit unions offer a wide range of products and services that have proven successful in serving working families with low wealth and modest means. Using product/business models created and tested by credit unions, REAL Solutions® disseminates information to credit unions through special meetings, an [online impact center at www.realsolutions.coop](http://www.realsolutions.coop), and state and national conferences. As NCUF’s signature program over the past three years, REAL Solutions® has been adopted in 37 states and is saving members tens of millions of dollars. It has now become a documented business strategy for credit unions to grow their memberships by serving the underserved. Real people with real needs are finding REAL Solutions® at credit unions.

About the Author

Nancy Pierce, Ph.D., is the President of Tipton Research Group in Kansas City, MO which provides research and consulting services to the credit union industry. She is a 25-year veteran of the credit union industry and served as president of Mazuma Credit Union in Kansas City, MO and Chairwoman of both the Missouri Credit Union Association and the Credit Union National Association (CUNA). Following her retirement from Mazuma Credit Union, Nancy received her Ph.D. in Consumer and Family Economics from the University of Missouri – Columbia in 2004. She is currently serving as a Field Coach for the National Credit Union Foundation’s REAL Solutions® program and has provided services in the following states: California, Colorado, Kansas, Missouri, Montana, New Mexico, Oregon, Texas and Wyoming.

Disclaimer

With respect to content of this publication, neither the National Credit Union Foundation, Inc. (NCUF) nor any of its affiliates or its or their respective employees make any express or implied warranty or assume any legal liability or responsibility for accuracy, completeness, or usefulness of any information, commercial product, service, process, provider, vendor, trade name/mark that is disclosed. References to any specific commercial product, service, process, provider, vendor, or trade name/mark in this publication also does not necessarily constitute or imply that such a product or provider is endorsed, recommended, or warranted by NCUF. The views and opinions of the authors expressed

herein do not necessarily state or reflect those of NCUF and such reference shall not be used for advertising or product endorsement purposes.

This publication is designed to provide accurate and authoritative information in regard to the subject matter covered. It is provided with the understanding that the publisher, NCUF, is not engaged in rendering legal, accounting, or other professional services. If legal advice or other expert assistance is required, the services of a competent professional should be sought.

For more information, contact:

REAL Solutions®
c/o National Credit Union Foundation
601 Pennsylvania Avenue NW, Suite 600
Washington, DC 20004-2601
Phone: 800.356.9655, x6770
Email: lkitsch@ncuf.coop
Fax: 202.638.3912
Web: www.realsolutions.coop



Table of Contents

Introduction	1
Training Considerations	2
Section I: About Low-Wealth and Underserved Markets	4
Still Working Hard, Still Falling Short	4
Building Assets While Building Communities	6
Taking the Poor Into Account.....	8
Profile of Payday Loan Borrower	10
Who Uses Check Cashers?.....	11
Section II: Sensitivity Training and Communication Competencies	12
Staff Sensitivity Training	12
When Creditors are Predators	16
The Art of Good Listening.....	24
The Art of Giving Advice	25
Types of Nonverbal Communication and Body Language	26
Section III: Diversity Awareness	28
An Overview of Diversity Awareness	28
Diversity Activities for Youth and Adults.....	35
More Diversity Activities for Youth and Adults.....	36
Diversity Discussion Starters	37
References and More Resource Information	40



Introduction

Credit unions are beginning to recognize they can be part of the solution to high cost alternative financial services such as payday lenders, check cashers, title lenders, pawn shops, etc. In these endeavors, credit unions are pursuing underbanked markets such as immigrants, ethnic/racial minorities, and/or low-income households. These markets hold tremendous untapped potential for credit unions, if credit unions can provide them inviting environments within which to conduct their financial business.

An inviting environment must include an embracement of the new members by employees. An inviting environment must include an acceptance of how these new members conducted their financial business in the past and that they may not be ready for more traditional products. An inviting environment may need to include alternatives to products such as payday loans, check-cashing, etc.

This sensitivity guide is intended to provide some of the tools to help credit unions establish an inviting environment. Its intent is not to redevelop training materials but to offer resources that currently exist and advice as to how credit unions may choose to use these resources.

All articles, excerpts and materials used in this guide are reprinted with permission from their respective authors or organizations. We extend our thanks for these helpful contributions.

Training Considerations

Why Should a Credit Union Consider Sensitivity/Diversity Training?

If your credit union is planning to offer an alternative financial product, such as a payday loan alternative, a check-cashing program for non-members, a 2nd Chance or a Fresh Start checking or credit product, or a loan product to low- or thin-score borrowers, you will want to help your board/staff understand why the credit union is offering this new product, who it will benefit, and how it will benefit the credit union. Beyond that, sensitivity training can enhance your staff's ability to understand and appreciate differences within people and to communicate with compassion. Why is this necessary? In many cases the new members or non-members you are trying to attract may be experiencing or have experienced economic distress and have credit blemishes. If your employees have a better understanding of how to assist people through a financial crisis without pre-judgment, they will have more confidence in their abilities to serve these new members.

If the credit union is attempting to reach out to a new segment of members such as immigrants or ethnic/racial minorities with whom staff may be unfamiliar, the credit union should provide cultural diversity training in order to overcome any negative perceptions and to help staff develop cultural awareness. Diversity can refer to a number of dimensions, but the effects of culture can impact how a person communicates verbally and non-verbally, forms relationships and trust, manages money, and plans for the future.

Who Should Receive the Training?

All credit union employees should understand:

- the reasons for offering a non-traditional product or community outreach;
- how their efforts will contribute to the program's overall success; and
- specific techniques they can use to make new members comfortable in the credit union environment.

Frontline or phone center employees who will be in contact with new members or non-members should receive additional training so that they can become effective educators by understanding:

- who uses alternative financial products and why, and how these users will benefit from the credit union's product;
- how helping people with limited incomes fits into the credit union's values and mission;
- how to build trusting relationships with these new members who may not trust financial institutions or have negative past experiences with them; and
- how to communicate and listen with compassion, understanding and respect.

Board members may also need some education regarding the credit union's purpose in reaching out to a new market or offering a non-traditional product and how it fits into the credit union's values and mission.

Should Training Be Developed In-house or Outsourced?

That decision should be made based on your responses to the following questions:

- Does the credit union have the expertise to develop the needed training in-house?
- Can the credit union purchase the type of training it wants and confidently offer it to employees with some changes to make it fit the credit union environment?

- Would an outside trainer add more credibility and a sense of higher priority to the training than an in-house trainer?
- What can the credit union afford in the way of training?

Inside This Guide

This sensitivity guide is not a training manual, but rather offers resources credit unions can access to develop a customized training program for staff/board based on specific needs or goals. The guide consists of three sections, as follows:

- ***Section I: About Low-Wealth and Underserved Markets***
This section contains excerpts from three reports that describe the financial challenges facing low income, asset-poor households. They were selected to help dispel many of the myths that exist about these underserved markets and why they are a natural fit and opportunity for not-for-profit credit unions. While the last article, "Taking the Poor into Account," is directed toward banks and is slightly dated (2001), it provides a look at the unbanked and why they choose to use alternative financial service providers over mainstream institutions. The section concludes with two excerpts from REAL Solutions' check-cashing and payday loan alternative implementation guides that describe the demographic complexion of the check-cashing and payday lending markets.
- ***Section II: Sensitivity Training and Communication Competencies***
This section leads with excerpts from a REAL Solutions Webinar entitled, "Staff Sensitivity Training – Developing Compassion While Preparing for Disappointment," provided by Montana Credit Unions for Community Development (MCUCD). It includes discussion about compassionate communication, plus some real life examples of people who chose payday lenders and title loans as a loan source and why. This is followed with some exercises from the [University of Missouri Extension](#) training document entitled, "When Creditors are Predators." The exercises can be used to help employees put themselves into the shoes of struggling households as they try to prioritize needs when income is insufficient to make ends meet. This section ends with three different articles about communication competencies.
- ***Section III: Diversity Awareness***
[Penn State Cooperative Extension](#) offers a rich assortment of diversity training materials, as well as budgeting tools. (The budgeting tools are not included in this kit, but interested parties may want to search the site for relevant information and tools.) The first article is "An Overview of Diversity Awareness," and walks through the dimensions of diversity and the influence of culture on human differences. It is followed by a few sample exercises to help individuals recognize the impact of stereotyping and the value of diversity in the world. Additional exercises are available in the workbooks offered at the Web site.

Section I: About Low-Wealth and Underserved Markets

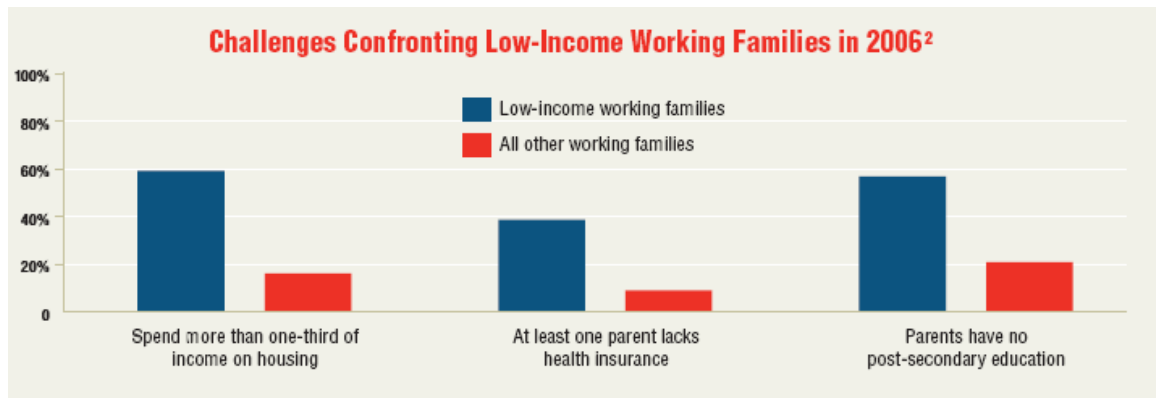
The following is excerpted with permission from *Still Working Hard, Still Falling Short: New Findings on the Challenges Confronting America's Working Families*, a 2008 report produced by the Working Poor Families Project at (www.workingpoorfamilies.org) with support from the Annie E. Casey, Joyce, and C.S. Mott Foundation. The full report can be found at: <http://www.workingpoorfamilies.org/pdfs/NatReport08.pdf>.

More Hard-Working Families are Falling Behind

America's low-income working families¹ typically include men and women who work as cashiers, custodians, child care workers, health care aides and security guards—workers who constitute the backbone of an increasingly service-based economy. They work hard, pay taxes and strive to achieve a brighter economic future for their families. But they lack the earnings necessary to meet their basic needs—a struggle exacerbated by soaring prices for food, gas, health care and education.

One out of four working families with children—a total of 9.6 million working families—is low-income. As shown in the bar graph below, these families pay a higher percentage of their income for housing than other working families, are far less likely to have health insurance, and often lack the education and skills that enable others to succeed in today's skills-driven economy.

At the same time, low-income working families, contrary to popular myth, work hard. Adults in low-income working families worked on average 2,552 hours per year in 2006, the equivalent of almost one and a quarter full-time workers. Despite working hard, too many American families are struggling to get by, advance to the middle class and provide a secure future for their children.



Based on analyses from the Current Population Survey (health insurance), U.S. Bureau of Labor Statistics (Jobs Paying Below Poverty) and the U.S. Census Bureau's American Community Survey

¹ "Low-income working family" is defined as a family earning less than 200% of the poverty income threshold as defined by the U.S. Census Bureau for 2006, which was \$41,228 for a family of four.

Myths & Facts about Low-Income Working Families

MYTH Low-income families do not work.

FACT 72% of low-income families work.

MYTH Low-income families do not work hard.

FACT The average annual work effort for low-income working families is 2,552 hours, roughly one and one-quarter full-time jobs.

MYTH Low-income working families are headed by single parents.

FACT 52% of low-income working families are headed by married couples.

MYTH Low-income working families are headed by immigrants.

FACT 69% of low-income working families have only American-born parents.

MYTH Low-income working families have very young parents.

FACT 89% of low-income working families have a parent between the ages of 25 and 54.

MYTH Low-income working families are overwhelmingly minority.

FACT 43% of low-income working families have white, non-Hispanic parents.

MYTH Low-income working families are dependent on public assistance.

FACT 25% of low-income working families receive food stamp assistance.

Source: *Still Working Hard, Still Falling Short: New Findings on the Challenges Confronting America's Working Families* (2008), Working Poor Families Project

The following is excerpted with permission from [Building Assets While Building Communities](#), a 2006 report for the Walter and Elise Haas Fund, by Heather McCulloch, Principal – Asset Building Strategies. The following are excerpts from the report. The full report can be found at: http://www.haassr.org/html/resources_links/pdf/buildingReport2006.pdf

Building Assets While Building Communities

In communities across the country, a new dialogue is under way about “asset-building”—strategies and supportive public policies that enable low-income individuals to save and invest in themselves, their children and their communities. Over the last decade, the movement has grown, fuelled by the recognition that while income and service-based strategies may help families to move out of poverty, a job alone will not necessarily enable a family to achieve economic self-sufficiency. Instead, low-income families need access to a continuum of opportunities in order to accumulate, leverage and preserve financial assets.

The context of asset inequity

For decades, federal and state policies have subsidized American families to build financial assets through tax code-based incentives like the home mortgage tax deduction and tax-benefited retirement and education savings accounts. But the benefits of these policies have not been accessible to millions of low-income families: Those who lack the resources to cover a down payment or mortgage on a home, whose members work in jobs that don't offer tax-benefited retirement accounts, or those families that have insufficient tax liability to take advantage of tax credits or deductions. In fact, a recent national report showed that one-third of federal asset-building tax subsidies accrue to the top 1 percent of households and that the bottom 60 percent of households receives less than 5 percent.

Today, more than a quarter of U.S. families are asset-poor—they could not live at the poverty level for more than three months without public support if their income were disrupted. And wealth in America is heavily concentrated: The richest 20 percent of families hold more than 83 percent of the nation's household wealth—and the bottom 60 percent holds less than 5 percent. From the perspective of race, the data is stark: 52 percent of African American children and 54 percent of Latino children are starting life in households with few, if any, resources for investment. The median net worth of white households is ten times that of African American households and 35 times that of Latino households.

The lack of savings and investment opportunities for low-income families has both social and economic costs. Asset-poor families have little or no cushion to survive a wage earners job loss and usually must turn to public assistance. They cannot afford to improve their education or job skills, and they have no resources to invest in a home, a business or higher education for their children. Many do not have health insurance, so the illness of a family member can quickly deplete their minimal savings. They cannot afford to plan for retirement, and they cannot pass assets on to future generations.

The framework of an asset development continuum recognizes that the starting point for each low-income family may be different. For some families, opening a bank account with a mainstream financial institution to reduce spending on high-cost payday lenders and check cashers will be the first step. For others, it will be financial education or counseling to clean up a poor credit record. And for others still, the process may start with opening an IDA account and attending homebuyer education. Expanding opportunities for families to build financial assets enables them to weather economic crises, upgrade their job skills and invest in their communities. Building family assets helps to strengthen communities by ensuring that residents have the capacity to participate—as consumers and

investors—in the local economy. And it helps to strengthen the social infrastructure of communities. For example, research shows that asset ownership contributes to greater levels of community involvement, higher levels of participation in individual and collective political action and greater participation in voluntary organizations.



From *Building Assets While Building Communities*, by Heather McCulloch for the Walter and Elise Haas Fund 2006
 The report can be downloaded at http://www.haassr.org/html/resources_links/index.cfm

The following is excerpted with permission from [Taking the Poor into Account – What Banks Can Do to Better Serve Low-Income Markets](#), a 2001 report for the [Progressive Policy Institute](#) by Anne Kim. The full report can be found at: www.ppionline.org/documents/Banks_080601.pdf.

Taking the Poor into Account *What Banks Can Do To Better Serve Low-Income Markets*

An astonishing number of American families lack a basic financial asset—a bank account. The Federal Reserve estimates that about 13.2 percent of American households don't own a checking account and that about 9.5 percent of American households hold no bank account at all.

The demographics of the “unbanked” are striking:

- **The unbanked are disproportionately poor.** Four out of five of these families make less than \$25,000 a year, and two out of five families have annual incomes of less than \$10,000.
- **The unbanked are mostly minorities.** More than half of all unbanked households are nonwhite or Hispanic, and studies estimate that as many as one-third of all nonwhite households are unbanked.
- **Unbanked households are young.** One out of three unbanked families is headed by someone under the age of 35, and more than half are headed by persons under 45.
- **The unbanked are likely to be less educated than the general population.** For example, one survey of federal benefits recipients found that of those recipients without a bank account, 59 percent had less than a high school education.

Conventional wisdom has held that many low-income consumers cannot afford a traditional bank account because of high maintenance fees. This assumption led to several state and federal initiatives that attempted to encourage banks to offer low-cost basic accounts to eligible participants. These initiatives have not proven successful, however, and mounting evidence indicates that affordability is not the principal reason low-income consumers avoid banks.

For many people, being unbanked is not a question of access, but of appeal. The banking products offered by mainstream banks do not fit the spending and savings needs of low-income consumers, and banks are failing to tailor their products to compete effectively in low-income markets. For example, many low-income consumers generally live paycheck to paycheck and cannot afford to wait for a deposited check to clear. Recent research into the attitudes of low-income consumers toward mainstream banks also indicates that many potential customers harbor either a distaste for, or a distrust of traditional financial institutions. Moreover, recent studies have found that a significant percentage of low-income customers who do have bank accounts rely on fringe institutions for all or part of their day-to-day banking needs.

In fact, low-income workers are increasingly turning to “alternative” financial service providers such as check cashers and pawnshops to supply their banking needs. According to recent research, about 11,000 check-cashing stores are in business today--or double the number five years ago. Moreover, pawnshops now outnumber credit unions and banks. “Payday lending,” which was in its nascence as an industry less than a decade ago, is perhaps the fastest-growing fringe phenomenon. Prof. Michael Stegman of the University of North Carolina at Chapel Hill reports that the number of payday lenders has grown from about 300 stores seven years ago to more than 8,000 stores today.

Although these “fringe” institutions do offer the types of services that low-income consumers want—that is, convenience and easy access to cash—they do not offer the tools for savings and wealth creation

that mainstream banks can. Moreover, because of lack of competition from mainstream banks, the prices charged by fringe institutions for their services can be extortionately high.

Mainstream banks can and should compete effectively—and profitably—in low-income markets. But doing so will require a radical rethinking of how banks do business with low-income consumers. Bringing banks to the unbanked will also require the full cooperation of government and community-based organizations to nurture the market and make it work for low-income consumers.

For low-income customers currently served by a lopsided market, more competition means lower prices and better services. For banks, low-income markets may hold tremendous untapped profit-making potential.

The Benefits of Being Banked

Not owning a bank account arguably has few day-to-day consequences. Instead of writing checks, people without bank accounts buy money orders. Instead of making deposits, the unbanked visit check cashers.

Over the long term, however, being unbanked can greatly damage a family's ability to acquire and accumulate wealth. For example, the fees charged by check cashers can steadily siphon away a significant amount of family income. According to a 1997 national survey, cashing a paycheck costs an average of 2.34 percent of the face value of the check. For a worker who takes home \$16,000 a year, these fees would add up to about \$374 a year. Over time, these fees would mount into thousands of dollars— money that could have been better spent on a home, a car, a business, or a diploma.

Moreover, people without bank accounts are less likely to save. Research by Constance Dunham, based on a recent survey by the Office of the Comptroller of the Currency (OCC) in low-income areas of New York and Los Angeles, found that people with bank accounts are more than twice as likely to hold savings as are people who are unbanked. Moreover, people with bank accounts are more likely to add to their savings on at least a monthly basis. While about half of people with bank accounts added some amount to their savings each month, only 14 percent of the unbanked regularly put aside any money. People without bank accounts also “save” their money in the form of cash under the mattress or as gold or jewelry.

These informal savings mechanisms can have multiple disadvantages other than a lost opportunity for earning interest: gold, jewelry, and loose cash can be easily lost or stolen, and jewelry in particular is illiquid and of uncertain value.

The benefits of savings are obvious: Savings provide a financial cushion for short-term shocks and long-term needs and pave the way toward the acquisition of larger assets, such as a home. Moreover, holding savings can have psychological benefits. As Michael Sherraden at Washington University in St. Louis puts it, “Assets change people’s heads.” Much as holding stock can make a shareholder care passionately about the performance of a particular company, owning assets gives people a stake in society and a sense of connectedness to their communities. For the holder of a savings account, interest rates matter. And if interest rates matter, so does the overall health of the economy.

A bank account is the first step toward giving low-income Americans access to the mainstream tools for wealth creation now taken for granted by the middle class. Promoting access to mainstream financial services can both diminish the “wealth gap” between the working poor and the middle class and promote an inclusive society in which all Americans own a capital stake.

The following is excerpted with permission from [Payday Lending: The Credit Union Way](#), a 2008 report for the CUNA Lending Council by Nancy Pierce – REAL Solutions Field Coach. The full report can be found at: <http://www.realsolutions.coop/assets/2008/7/23/NancyPierceCUNALendingCouncilPaydayLendingWhitePaperWithNCUFAndREALSolutions.pdf>.

Profile of Payday Loan Borrower

So, who does choose to do business with payday lenders? First, and foremost, borrowers have to have a steady income and active checking account. Payday lenders generally require a recent pay stub and checking statement before granting a loan. Other characteristics of the typical payday loan borrower are:

- 52% have incomes between \$25,000 and \$50,000
- 68% are under 45 years of age (median age is 32)
- 82% have a high-school diploma or better; 52% have some college education or a degree
- 50% have been in their jobs for three years or less; 23% in jobs over five years
- 42% own their homes
- 62% are females with children

They are not necessarily low income borrowers. Over half have incomes between \$25,000 and \$50,000. Payday loan borrowers tend to be younger, with the median age being 32. Does this profile conjure up images of a victimized group or gullible prey? Does it reflect a group unable to rationally make the decision to choose a payday lender in lieu of a credit union or traditional lending institution? Hardly. Yet for various reasons 10 million people choose to get a payday loan rather than a better-priced product from their bank or credit union. Why? One study reported 60 percent of payday loan customers said they were “maxed out” on their credit cards and that difficulty in obtaining additional credit drove their demand for payday loans. This might explain why some credit union members are turning to payday lenders, as well, if they have been denied or fear being denied additional credit because of deteriorating credit history.

Section II: Sensitivity Training and Communication Competencies

The following is excerpted with permission from the [Montana Credit Unions for Community Development \(MCUCD\)](#), REAL Solutions Webinar, *Staff Sensitivity Training – Developing Compassion While Preparing for Disappointment*, on December 11, 2007. This was one in a series of seven webinars offered as part of MCUCD's and REAL Solutions' *Credit Union Payday Loan Alternatives Webinar Training Series*. The full audio and PowerPoint presentations are available through Jeff Purvis, NCUF, at JPurvis@ncuf.coop.

Staff Sensitivity Training – Developing Compassion While Preparing for Disappointment

Presenter: Mary Caferro, Montana State Representative, former TANF participant and mother of four, and Executive Director of Working for Equality & Economic Liberation (WEEL)

Compassionate Communication

- Those using an alternative loan product will be as individual as the general population.
- An alternative loan product is necessary for many consumers, but they should have access to fair and reasonable credit. That's why it is so encouraging to see credit unions beginning to offer an alternative product to payday loans.
- Delivering good member service has always been a priority of credit unions, including treating people with respect and dignity. Therefore you are launching the new service from a good perspective.
- Some members will have had experience with the public benefit system. In some cases this process may not have been positive and could impact how members will work with staff.
- It's not "fun" to be in poverty. Members may carry prior bad experiences with them when they come in to the credit union for a loan.
- A PDL signifies a crisis; it is not a happy occasion. Credit union staff should recognize how difficult this may be for the member.
- TANF and Medicaid signify poverty and applicants have to fill out lots of information about their personal circumstances – it is very intrusive! Part of what people are bringing to the CU table is a fear of lack of privacy – more intrusion.
- People who live on the margins also feel a lack of dignity. Mary used an example of an organization that was giving out Christmas gifts to needy families. The parent(s) couldn't make a specific request for a gift – only supply age and sex of child. A parent feels very shameful that he/she can't provide for a child – even a gift at Christmas and then has to accept what is available, not what may be wanted.
- People who live on the margins also feel a loss of control. Language is very important. Mary provided an example of a caseworker working with a young mother receiving assistance from the state. The caseworker was using such words as, "Now that you are on assistance, the state is the father of your child." "I am going to sit you here. I am going to do this for you." Mary sensed the young woman becoming smaller and smaller.
- Good communication can get through fear and lack of trust.
- Important communication techniques:
 - Listen first
 - Recognize where person is coming from
 - Use neutral language such as "we" not "I." "We are going to work this out."
 - Be non-judgmental in language. Use "we" negotiation-type language.

- The goal is to help the person through the immediate crisis through a short-term loan; but tie short-term into longer term relationship by offering financial counseling and continued assistance.
- Customer base for PDLs is not just those in poverty or in the system. Mary noted a speaker at a conference in Washington State indicated a lot of state workers in Washington were using PDLs.

Presenter: Tracy Houck, Business Development and Marketing for CUsource, and extensive nonprofit and social justice experience

Payday Loans: Who Uses Them and Why

- When a financial crisis hits, it's a financial crisis and the member needs money and doesn't want to have to explain his/her situation.
- Life is not black and white. Tracy used the example of speaking to a group of people and asking for instant feedback as to level of agreement with various statements, such as, "All child abusers should go to jail." The immediate reaction might be, "Yes," but as people thought about it, they wanted more information. "What kind of child abuse?" "Is it illegal?" Decisions require information.
- Don't judge based on what you only see. Tracy used the example of someone observing a woman using food stamps to buy steak and lobster and feeling outraged that the person would make such a purchase using food stamps. She later learned that the woman and her family were celebrating 10 years of sobriety and she couldn't afford the splurge in food consumption in any other manner. With knowledge, perceptions and judgments change.

The following are descriptions of four people Tracy knows who have used PDLs:

Grace Home

- 18 year old mother of two
- Co-addiction of alcohol & marijuana since age 14
- Has been in recovery program for one year; getting her GED
- Has a job; takes bus at 7:30 am each morning and drops kids off at day care
- One child got pneumonia; she couldn't afford the co-pay
- Mother got a PDL in order to manage the co-pay
- She got loan at 7:30 pm and PDL was her only option

Softball Guy

- Friend of Tracy's husband
- 32 years old, hard worker with job at \$12/hour
- Just got married for first time; wife also works at \$8/hour
- Got a joint mortgage loan to purchase home – but it was an ARM and couldn't manage payment increases
- Maxed out on credit cards from wedding, honeymoon, and setting up new house
- Had to get PDL a couple of times to manage life
- Fortunately, they were able to sell their home and get into something they could afford

Voices of Hope

- Husband and wife both had good jobs
- He was laid off from job as a mid-level manager; he worked through winter as a construction worker but only when there was work
- They considered the needs of their children who shouldn't have to suffer or curtail their sports and school activities
- Got a PDL to meet life's needs

Best Friend

- Divorced Mom of one
- Has a great job and is well known in community and often chairs events
- She is a compulsive spender
- She also feels she needs to maintain her public persona and network with people in coffee shops, etc.
- She gets PDLs to cover her overdrafts; she gets 2 to 3 PDLs a month
- Tracy has convinced her to get a CU account and the CU is trying to help her with budget counseling
- Previously, her husband budgeted the household
- She is not embarrassed by her loans; the process is quick and easy and she has set up auto repay; she is not called at work.

Presenter: Teri Ault, VP Lending at Midstate Educators CU in Ohio; CU offers Stretch Pay – a PDL alternative

- As an educators' CU, Teri noted teachers are known to use PDLs, as any other group.
- Staff is trained to realize the \$250 PDL loan is just as important to the person in crisis as the \$30,000 car loan may be to another member.
- Goal is to get people to trust the CU and return for other services.
- Teri used an example of a woman who had 8 PDLs that she was hiding from her family. The CU helped her out and she now comes in to talk to a representative if she feels in crisis mode.
- Another woman had medical issues and other family responsibilities and used the CU's Stretch Pay. She still keeps the credit line open in case she needs it, but has not used it for some time. The woman attended the CU's home buying workshops and the CU was able to help her get into a house. She was determined to change her life.
- It is the stories of success that help employees adjust to the disappointments of people returning to old habits and PDLs.
- Building relationships take time.

Presenter: Deanna, a former Title Loan customer

- Deanna considers herself an educated consumer who has sat on several boards and served as her own general contractor for her home; she understands interest rates and fees.
- She is 100% disabled; went through a bad divorce; her 16 year old son was in a car accident in a neighboring state and in a coma. She needed money to get to him.
- She got a \$4,000 title loan because at that amount the interest rate went from 23% to 10% - per month. Her payments were \$400 a month, but that only covered the interest, no principal. She was able to renew it for six months, but then had to pay principle and interest. Her grandfather loaned her the money to pay it off before full payments went into effect.
- She got a second loan later for \$2,000. Payments were \$183 a month for three months. She was not given a Truth in Lending notice for the second loan and no one could explain to her why the payment was so low for the initial three months when the interest rate should have been higher than that of her first loan. After three months, the payment went to \$860, which she couldn't afford. The van was picked up. She obtained legal services to help her; a lawsuit was filed because the process was not legal; the title company dropped the case and she got her van back.
- Deanna knew her credit was bad and there was no sense in going to a traditional lending institution.

Questions for presenters:

What one thing would be a deal breaker that would prevent you from going to a CU for a loan?

- If I had to do one more thing, such as stand in one more line or fill out one more piece of paper, I'd go elsewhere. My life is too busy to add more requirements to it.
- Title loan was very simple – hand over title and collect check.
- If financial education was a requirement, I wouldn't go – make it optional.
- Hours could be a challenge for CUs if people can't get there when branches are open.

What one thing would put them at ease doing business with a CU?

- Establish trust. Let person know CU representative is listening to his/her issues. Let people know what CU can do now and educate them as to what they can do next to keep from a similar situation.
- Keep it simple. If a member walks up to a teller for a PDL, teller can say, "That's great. Would you like a chance to talk with one of our loan representatives about other products and options? It will take only 10-15 minutes." If the member says, "No," then just make the loan and move on. But let the member know there may be other options for future consideration.

The following exercises and stories are reprinted with permission from the [University of Missouri Extension, *When Creditors Are Predators: A Workshop for Community Educators*](#). They are good examples of the struggles and decisions households face when money can't be stretched to cover basic needs.

What Are Your Priorities?

It is 1:00 p.m. on Monday. You and your husband have a one-year-old baby, Chris. Your husband was working as a convenience store manager, but was recently laid off because of a store closing. Your family receives \$175.00 per week in unemployment. You are in school, and you have one year left before graduating with a teaching degree. You will have to begin your student teaching in one month, and you already have a placement.

You and your husband are both looking for work. You could work retail at night, but you can't find childcare in the evenings. Currently, however, your husband can watch Chris much of the time. Your husband is trying to find a job that paid as well as the convenience store (\$25,000 per year), but is not having much luck.

You share a car. Your husband has it most days for job hunting. You use public transportation to get back and forth to school. Your daytime daycare provider is working with you because your husband was just laid off. You owe the daycare center \$220 for the last two weeks.

You have not paid the utilities or credit card bills this month and they are 2 weeks overdue. You have several matters to take care of today (Monday) and tomorrow. You will not be able to take care of personal business or appointments at all this week from Tuesday through Thursday, because you have two exams coming up and a paper due in school. Your husband has a job interview out of town so he will not be available to care for Chris.

1. The phone company turned off your service because you didn't pay the bill. They will turn it back on if you pay half, \$25.00.
2. Tomorrow (Tuesday) at 9:00 a.m., Chris has a clinic appointment. It has been scheduled for 2 months, and he will be getting an immunization. The doctor's office called to remind you that it is important to be there. Clinic visits typically take 3 or 4 hours.
3. You were just offered a job, 4 evenings per week and one weekend day. You will be making collection calls for \$6.50 per hour plus bonuses. You must come in Wednesday at 4:00 for training if you want the position.
4. You are supposed to observe two teachers "in the field." You have appointments for Wednesday and Friday mornings. This counts for 25% of your pre-student-teaching grade.

Your challenge:

Realistically, you can only accomplish 3 of the above tasks (and that is if you are lucky). What tasks do you choose, in what order and why? Please use the worksheet below to list your answers.

Your tasks:

- Pay the utility bill.
- Go to Chris’s clinic/immunization visit.
- Go to work to earn extra money.
- Observe two teachers in the field on Wednesday and Friday.
- Pay the daycare provider.

Number (in priority order)	Your Choice	Reason	Trade-Off You Made
#1			
#2			
#3			

What Are Your Priorities?

It is Tuesday morning, you are at work and you have many things to do this week. You are a single parent with a twelve-year-old, Keith.

You pursued training as a transcriptionist for health care providers. You finally found a full-time job at \$7.25 per hour, which is higher than the minimum wage of \$6.50. You clear \$493 every two weeks. You are eligible for health care coverage and sick pay after six months, but you just started working last month. You no longer have Medicaid due to State budget cuts. You are not sure why you lost your Medicaid.

You missed half a day of work last week because Keith was receiving an award at school and parents were invited.

You have a car, but it is not working. To repair it would cost \$475 up front to the mechanic. You must travel more than one hour to get to work, and your neighbor will take you if you provide gas.

You are having recurring pain in your abdomen, which you treat with pain relievers. Lately the pain has intensified, and you find it difficult to concentrate or function comfortably.

You have several matters to take care of.

1. It is beginning to get cold out, and on Saturday, you received a disconnect notice from the electric company. You called them this morning, and they will accept \$360 to keep your electricity on. (You owe \$600.) You must pay the electric company by tomorrow, or your service will be turned off on Thursday.
2. The abdominal pain was so intense last week that you made a doctor's appointment for tomorrow (Wednesday) at 9:00 a.m. Because you have no health insurance, they want \$60 in advance before they'll treat you.
3. Your supervisor has asked you to go to another site tomorrow to fill in for a transcriptionist who is out sick. You will need to find someone else to give you a ride there, because your neighbor can't do it.
4. Keith is having a school field trip this Friday. Last month, you agreed to go on the trip as a chaperone. At that time, your supervisor said you could have the day off, without pay. You haven't reminded her about the day off, and Keith is very excited about the trip.

Your challenge:

Realistically, you can only accomplish 3 of the above tasks (and that is if you are lucky). What tasks do you choose, in what order and why? Please use the worksheet below to list your answers.

Your tasks:

- Pay the electric bill.
- Go to the doctor.
- Fill in at the other work site.
- Go on Keith's field trip.
- Repair the car.

Number (in priority order)	Your Choice	Reason	Trade-Off You Made
#1			
#2			
#3			

What Are Your Priorities?

It is 1:00 p.m. on Wednesday. You are a single parent with two children - Bobby, who is 15 and a sophomore in high school; and Brandi, who is 4 and in Head Start from 11:45 to 3:30.

You work 5 weekday afternoons from 11:00 a.m. to 3 p.m. and some evenings as needed doing data entry for \$6.75 an hour, which is higher than the minimum wage of \$6.50.

You enjoy spending time with your daughter in the mornings and entrust her to her brother on the evenings that you must work.

Your schedule is fairly hectic, and it is difficult to live paycheck to paycheck because the hours vary. You are thankful that you can usually work out your schedule, and you have gained the respect of your employer since you rarely miss work.

Recently, however, Bobby's principal notified you that he has been cutting his afternoon classes and leaving school grounds. He is not getting homework done, either. The consequences of his behavior are to serve after-school detentions until 5:00 p.m. for the next week.

Fortunately, the director of the neighborhood daycare center is an old family friend and has offered to let Brandi stay after school for a discount while Bobby is serving his detentions. Transportation is provided to the daycare.

You have several matters to take care of this week.

1. It is cold outside, and you just received a disconnect notice from the utility company. You called them this morning, and they will accept \$360 to keep your utilities turned on. (You owe \$600.) You must pay the utility company by tomorrow, or your service will be turned off on Friday.
2. Thursday at 8:00 a.m., Brandi has a clinic appointment for the recurring ear infection she has had on and off for the last couple of months. You scheduled the appointment two weeks ago. For the last two days, Brandi has not had an earache problem. Clinic visits typically take 3 or 4 hours.
3. Someone at work just quit, and your employer has offered you the chance to train for a higher paying position. You would have to work some mornings. Your boss wants you to train with the person who is leaving, so you would need to work from 9:00 a.m. to 3:00 p.m. for the next 5 days.
4. Bobby's principal has asked you to shadow Bobby at school all day Friday. Spending an entire day with Bobby will help you understand his classes and what is expected from him. This sometimes solves attendance and behavior problems, according to the school.

Your challenge:

Realistically, you can only accomplish 3 of the above tasks (and that is if you are lucky). What tasks do you choose, in what order and why? Please use the worksheet below to list your answers.

Your tasks:

- Pay the utility bill.
- Go to Brandi’s clinic visit.
- Attend job training for the next 5 days.
- Shadow Bobby at school Friday.
- Get a higher paying job.

Number (in priority order)	Your Choice	Reason	Trade-Off You Made
#1			
#2			
#3			

Pat's Story

Here is Pat's story.

Pat worked at a catalog call center. She just completed a holiday sales campaign that gave her extra spending money. This morning, she went to work and learned that she was being laid off indefinitely. This took her totally by surprise.

Pat's rent was due and she couldn't cover it, she had just paid to fix her car, and she knew unemployment wouldn't kick in for weeks. She had to pay her rent or the management company would charge her a penalty of \$15 a day until she paid. Her car insurance was also due, and she only had a cell phone that she prepaid.

Her friend, Angel, told her that there's a quick fix. All she has to do is post date a check and take it with a pay stub to EZ Breezy Cash Box Company. The next day, Pat got her last partial paycheck and headed to EZ Breezy, which is right down the street from her house. A really nice young lady who looked a lot like her listened to her story and said, "Oh, honey, this happens to everybody now and then. We're here to help you get over this hump. How much money do you need?"

Pat told her that \$200 should get her rent paid. The lady smiled and said, "Well, just to give you a little extra cushion, we'll set you up for a \$300 paycheck advance. All you have to do is write us a check for \$330 and date it two weeks from now. We'll give you \$300 and we won't cash your check at all. In two weeks, you just come back in and give us \$330 and you can have your check back. It's that easy."

Two weeks later, Pat's unemployment check came but it was less than what she expected. Her cell phone was almost out of minutes and she had a disconnect notice on her utilities. She was nervous because she didn't have enough money, but the EZ Breezy lady had been so nice, she thought maybe she could work something out with her—and she had a good job prospect within the next week.

Pat went back, and the EZ Breezy lady gave her an extension without question and charged her only for the interest, \$30. Pat's financial situation got worse, and even though she got a part-time waitress job she still couldn't pay EZ Breezy back. She was behind on everything. She had already gotten three extensions (for \$90), and it would cost another \$30 for a fourth extension. EZ Breezy lady told her she couldn't renew it more than another time or two.

The only thing Pat could think of was to pawn her grandmother's jewelry. She picked out a couple of rings and a gold chain that she figured were worth about \$500 and headed out to the local family friendly pawnshop. When she got there, she was very disappointed because they would only give her \$60 and a pawn ticket. That wasn't much, but it was better than nothing, so she took it.

The only other thing she could think of that was worth anything was her car. Its blue book value was \$3,000. Angel said she'd take her to work if she needed her to, so Pat decided to use her car as collateral on a title loan. EZ Breezy provided that service, too, and they were so nice that she decided to go there.

Following several renewals, extensions and interest only payments, what had started out as a short-term \$200 problem with the rent ended up as a \$1,500 debt on three different loans.

Pat was in way over her head. The EZ Breezy lady wasn't so nice anymore. She called Pat's cell phone twice a day, using up her minutes and eventually started calling her friend, Angel, and Pat's sick mother. She felt ashamed, embarrassed and stupid.

Little did she know that she was just one more victim of predatory lending. She learned that everything they had done was legal. She was out of options.

Role Play Script

Actors: Two Volunteers, Amber and Maria

Situation: Amber, age 27, is a single mother with two children under age 6. She works as a full-time office manager making \$22,000 a year while her mom watches the kids. She has been keeping her head above water financially. Her mother has just had emergency surgery and won't be able to watch the kids while Amber works for at least the next three months.

The only place with room for her children is a daycare center that costs \$180 a week or \$600 a month. She has used up all her savings. Amber finds herself unable to meet all her monthly obligations – rent, utilities, food, childcare, car payment.

She went to a local church to see about getting help with her electric bill. Unfortunately the church had run out of utility assistance money. How can Maria help Amber?

Scene opens

Amber is sobbing, and Maria enters the room.

Maria: What's wrong, Amber?

Amber: My mom just had emergency surgery and she isn't doing very well. I'm spending all my time at the hospital, and I can't find anyone I trust and can afford to watch my babies. The only daycare center that I might trust with my kids costs \$180 a week or \$600 a month and I just don't have it. The church didn't have any money to help me pay my utilities and I'm just so worried about Mom. I guess I'm gonna have to take out a payday loan.

Maria: There's gotta be some other way, Amber. Those things are such a rip-off. Remember when Josie did that? She ended up having to file for bankruptcy.

Amber: I don't feel like I have any other choice. I still owe on my car at the credit union, and I just used the last \$70 I had in savings to get my refrigerator fixed. I'm tapped out completely.

Maria: How about your sister? You're always taking care of her kids for nothing.

Amber: She doesn't have any money and besides, she has to drive back and forth to be up here with Mom, too.

Maria: Oh, I know. The credit union just started offering \$500 signature loans, and you've got good credit. So far, you're not behind on any bills. You're just feeling panicky. If they won't give you one, maybe I could watch your kids a couple of days a week. I've got some personal days coming, and I really want to help you out so you don't have to go get one of those stupid loans.

Amber: Maria, thank you for helping me see that there might be another way. I really appreciate your offer to help watch the kids. I know it's a sacrifice.

This reminds us that sometimes there are other options, but it's just hard to see them. Amber was lucky to have a good friend like Maria to help her think things through and offer to watch her kids. Unfortunately, some people don't have a support system at all, or are too embarrassed to tell anyone when they're in trouble.

The Art of Good Listening – Three Steps to Doing it Well

Good listening is one of the best and most loving gifts that we can offer to another person. This is especially true when somebody is hurt or upset about something and shares it with us.

All too often, in spite of our good intentions, we find ourselves responding to others in ways that are not effective. Here are three principles that help us to respond with compassion and effectiveness when people share their feelings with us.

1. **Listen with openness, not judgment.** The first thing that people need when they share something that hurts or upsets them is a sense that it is safe to talk. That means that when they tell us what happened or how they are feeling, we will not judge, criticize, shame or blame them. This is what allows them to trust us and feel safe opening up.

That we don't judge does not mean that we have no sense of right and wrong. What it does mean is that we put that aside and listen with compassionate ears. It is to focus on the heart that is sharing its hurt with us, rather than on our sense of right/wrong.

2. **The key is the feelings and needs.** The second thing that people want, after a sense of safety, is for their experience, and especially their feelings, to be understood. This is because the key to any situation is how the person feels about it. This attempt to understand how another is feeling in a given situation, and doing so with no criticism or judgment, is called "empathy."

One excellent way to express empathy is to reflect back to the person what we imagine the experience was like. There is an art to doing this that is hard to convey in a short article; in my Communicating with Compassion course we spend the first four sessions on this.

That having been said, here is a simple example: If somebody is sharing with us a story about how she was ridiculed for asking a certain question, we might ask ourselves how we feel when we are ridiculed. We would then reflect that feeling back and see if this indeed is how she felt. We might say, "So you felt embarrassed and humiliated." It is of course important to say this in a gentle tone and a caring way.

It is remarkable how often a simple reflection of feelings, when done with no judgment or criticism, creates an initial sense of relief. It also tends to open the speaker's heart to share more of the experience. She might add that she was going to be with these people for the next 10 hours, and was concerned that they might ridicule her again. To which we might respond, "So you were feeling unsafe."

This might go on for a few rounds. If we stay with reflecting feelings, with no judgment or criticism, and only a desire to understand the other's experience, the result will often be a sense of deep relief and the ability to arrive at a sense of resolution.

3. **Wait before offering advice.** We often have ideas and information that might be helpful to the other. And yet, it is very important to first understand and reflect the feelings, and only then to offer advice. When people are upset, what they need first, before anything else, is empathy. Only after the feelings have been heard and acknowledged are people ready for advice. Offering advice before that point might be well intentioned but is in fact misguided. It could easily result in people being irritated or hurt.

The Art of Giving Advice: Three Steps to Doing it Well

Giving good advice is a great gift. Yet, we sometimes run into trouble because of the way we offer it. The ability to give advice in a positive, constructive way is an art. Here are three points to help us offer advice with effectiveness and compassion.

1. **Listen first.** While this rule is true for all good communication, it is doubly true when we wish to give advice. Issues are often more complex than they initially appear. By first listening, we open a space for the speaker to more fully describe the situation and for us to more fully understand it. What is the point of offering advice based on partial information?

In addition, when we listen first, it makes it more likely that the other will then listen to what we have to say. In the words of Dr. Marshall Rosenberg, one needs "connection before correction." It is empathic listening that establishes the connection.

2. **Ask permission.** Unsolicited advice is a major cause of grief among friends and family members. It can be experienced as unwelcome intrusion into personal business. It might also be seen disrespectful, as implying that a person is incapable of caring for himself and resolving his own issues.

Asking if our advice is desired shows respect for others and prevents resentments. Here is one way to do this: "As I listen to you, there are some ideas coming up for me that you might find useful. Would you like to hear them?" It is very important to ask that question without attachment, from a place that both "yes" and "no" are equally acceptable responses.

3. **Offer without insisting.** It is worth keeping in mind that even after we have listened, we can never know with certainty what is best for another person. There is so much that we are not aware of. So we offer our insights, experiences and ideas, with the attitude that our advice is another point of view, and we trust the listener's inner wisdom to discern what is right for him or her.

Giving advice is like a waiter in a fine restaurant who holds out a dessert tray and says to the patron, "here, if you wish," and the diner takes what is right for him. This has a practical advantage, as well. By not insisting, we increase the chances of our words being considered.

The following is excerpted with permission from [Nonverbal Communications Skills](#), by Jeanne Segal, Ph.D., Melinda Smith, M.A., and Jaelline Jaffe, Ph.D. The article can be accessed at: http://helpguide.org/mental/eq6_nonverbal_communication.htm

Types of Nonverbal Communication and Body Language

There are many different types of nonverbal communication. Together, the following nonverbal signals and cues communicate your interest and investment in others.

Facial expressions

The human face is extremely expressive, able to express countless emotions without saying a word. And unlike some forms of nonverbal communication, facial expressions are universal. The facial expressions for happiness, sadness, anger, surprise, fear, and disgust are the same across cultures.

Body movements and posture

Consider how your perceptions of people are affected by the way they sit, walk, stand up, or hold their head. The way you move and carry yourself communicates a wealth of information to the world. This type of nonverbal communication includes your posture, bearing, stance, and subtle movements.

Gestures

Gestures are woven into the fabric of our daily lives. We wave, point, beckon, and use our hands when we're arguing or speaking animatedly—expressing ourselves with gestures often without thinking. However, the meaning of gestures can be very different across cultures and regions, so it's important to be careful to avoid misinterpretation.

Eye contact

Since the visual sense is dominant for most people, eye contact is an especially important type of nonverbal communication. The way you look at someone can communicate many things, including interest, affection, hostility, or attraction. Eye contact is also important in maintaining the flow of conversation and for gauging the other person's response.

Touch

We communicate a great deal through touch. Think about the messages given by the following: a firm handshake, a timid tap on the shoulder, a warm bear hug, a reassuring pat on the back, a patronizing pat on the head, or a controlling grip on your arm.

Space

Have you ever felt uncomfortable during a conversation because the other person was standing too close and invading your space? We all have a need for physical space, although that need differs depending on the culture, the situation, and the closeness of the relationship. You can use physical space to communicate many different nonverbal messages, including signals of intimacy, aggression, dominance, or affection.

Voice

We communicate with our voices, even when we are not using words. Nonverbal speech sounds such as tone, pitch, volume, inflection, rhythm, and rate are important communication elements. When we speak, other people “read” our voices in addition to listening to our words. These nonverbal speech sounds provide subtle but powerful clues into our true feelings and what we really mean. Think about how tone of voice, for example, can indicate sarcasm, anger, affection, or confidence.

It’s not what you say, it’s *how* you say it

- **Intensity.** A reflection of the amount of energy you project is considered your intensity. Again, this has as much to do with what feels good to the other person as what you personally prefer.
- **Timing and pace.** Your ability to be a good listener and communicate interest and involvement is impacted by timing and pace.
- **Sounds that convey understanding.** Sounds such as “ahhh, ummm, ohhh,” uttered with congruent eye and facial gestures, communicate understanding and emotional connection. More than words, these sounds are the language of interest, understanding and compassion.

Nonverbal communication and body language: Common mistakes

- **You’re not subtle.** Be objective about your own observations to make sure you aren’t offending others by broadly mimicking their speech or behavior. Remember, most people instinctively send and interpret nonverbal signals all the time, so don’t assume you’re the only one who’s aware of nonverbal undercurrents. Finally, stay true to yourself. Be aware of your own natural style, and don’t adopt behavior that is incompatible with it.
- **You bluff.** Thinking you can bluff by deliberately altering your body language can do more harm than good. Unless you’re a proficient actor, it will be hard to overcome your body’s inability to lie. There will always be mixed messages, signs that your channels of communication are not congruent. It’s a prime example of leakage, and something others will detect, one way or another.
- **You rush to accuse based on body language alone.** Incorrect accusations based on erroneous observations can be embarrassing and damaging and take a long time to overcome. Always verify your interpretation with another communications channel before rushing in. You could say something like, “I get the feeling you’re uncomfortable with this course of action. Would you like to add something to the discussion?” This should draw out the real message and force the individual to come clean or to adjust his or her body language.

Section III: Diversity Awareness

The following is excerpted with permission from [An Overview of Diversity Awareness](#), a 2001 publication prepared by Patreese D. Ingram, assistant professor of agricultural and extension education, for the Pennsylvania State Cooperative Extension. It can be accessed at: <http://pubs.cas.psu.edu/freepubs/pdfs/ui362.pdf>.

Dimensions of Diversity

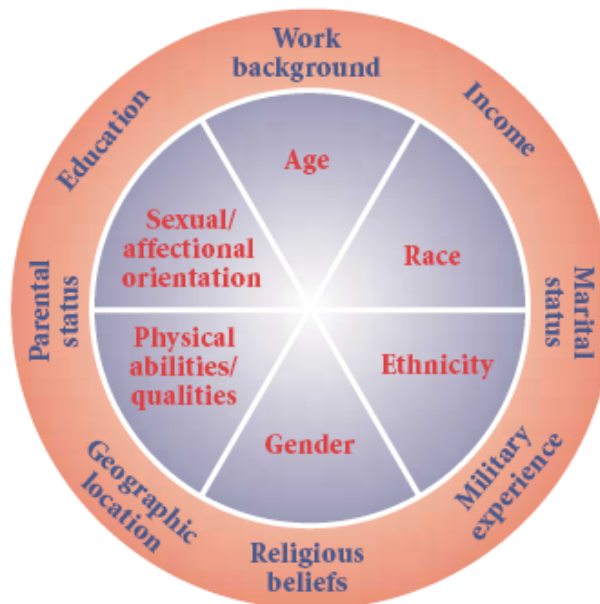
Diversity includes everyone, because people differ from one another in many ways. In other words, there are many *dimensions of diversity*. The following are just a few dimensions of diversity:

Gender	Religious beliefs	Marital status
Race	Parental status	Education
Ethnicity	Income	Occupation
Age	Physical and mental ability	Sexual orientation
Language	Veteran status	Geographic location

As you can see, diversity is very broad in scope and it includes all of us.

However, some dimensions of diversity have more impact than others on the opportunities people have. The major dimensions of diversity can be categorized as **primary** and **secondary** dimensions.

The **primary** dimensions are unalterable and are extremely powerful in their effect. The **secondary** dimensions are important in shaping us, but we have some measure of control over them.



How Important Are Various Dimensions of Diversity?

In her book *The 4 Minute Sell*, Jane Elsea lists the nine most important things noticed about people in our society, in order of importance. These are:

- Skin Color
- Gender
- Age
- Appearance
- Facial expressions
- Eye contact
- Movement
- Personal space
- Touch

When we see another person, we notice, make assessments, and make decisions about how to interact with that individual based on these nine factors. These reactions, based on split-second assessments of others, influence our relationships.

Take a few minutes to think about your own community or workplace. Consider each of the dimensions of diversity. Are people treated differently based on these factors? Are decisions made about people based on these factors?

We tend to have a natural affinity with people who share many of our own dimensions of diversity. Likewise, we tend to feel less comfortable with people who have few dimensions in common with us. When you think about your closest friends, are they similar to you or very different from you?

Culture

It is difficult to have a discussion about human diversity without including the concept of culture.

What Is Culture?

Culture is the totality of values, beliefs, and behaviors common to a large group of people. A culture may include shared language and folklore, communication styles, and ideas and thinking patterns – the “truths” accepted by members of the group. Members of a culture have similar expectations of life.

Culture can be further defined as the body of learned beliefs, traditions, principles, and guides for behavior that are shared among members of a particular group. Culture serves as a roadmap for both perceiving and interacting with the world.

Another way we can define culture is to say that culture is the behavioral software “that programs us all.”

- Culture determines our behavior and attitudes.
- No one is culture free.
- Most cultural rules are never written.
- We interpret other people’s behavior through our own “cultural software.”

Culture Influences Our Lives

Psychologists say we are, to a large extent, “culturally programmed” by the age of three! Let’s look at this simple symbol. What does this symbol mean to you?



Some thoughts that came to your mind may have included: happy, smile, good, correct, satisfaction, pleased. These are a part of your cultural programming. Culture plays a big influence in our lives.

What If You Belonged to a Different Culture?

Take a few minutes to imagine that you woke up tomorrow morning and found that you belonged to another culture, another ethnic group, or some other dimension of diversity. You might be Hispanic, Asian, African American, or White. You might have a physical or mental disability. You might belong to a different religious group – perhaps you are Jewish or Moslem. You might be a teenager or a very elderly person. You might live in the deep south or in Alaska. Consider the items below with your new culture/group in mind. These are just some of the areas in your life that might be affected.

- The friends you associate with
- The social activities you enjoy
- The foods you prefer
- The religion you practice
- The clothing you wear
- The neighborhood you live in
- The job/position you hold
- The vehicle you drive
- The music you enjoy
- The language(s) you speak
- The political party you belong to

Now ask yourself the following questions:

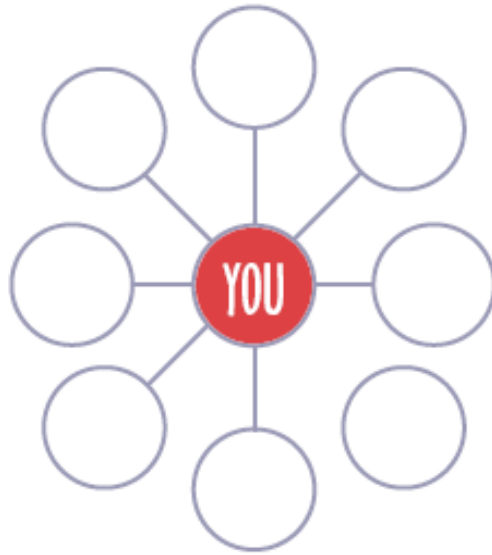
- What parts of my life would remain the same?
- What parts of my life would be different?

Are you surprised to see how many things in your life would change if your culture changed?

Where Did We Receive Our Cultural Programming?

Where did we learn our values, beliefs, attitudes, and patterns of thinking and acting? Each of us is born into a culture. Our beliefs begin with those of our family, but they continue to be shaped by all of our experiences after birth. For the most part, family attitudes, beliefs, languages, and other behaviors are accepted without question.

Where did you receive *your* cultural programming? Take a few minutes to list on a sheet of paper the various influences on your cultural programming.



You probably listed some of the following:

- | | | | |
|-----------------|---------------------|-----------|---------|
| Family | Economic Status | Ethnicity | Work |
| Neighbors | Church | Media | Spouse |
| Travel | Age | Education | Friends |
| Other Relatives | Geographic Location | | |

Cultural Filters – “On Automatic”

Because each of us is different, we see and interpret behavior through our own cultural filter. One effect of our cultural programming is that it puts us “on automatic.”

When we were children learning about the world, some of the messages we received about people who are different from us were misinformation. Some of these messages came from our parents, friends, teachers, and others. These people did not *intend* to feed us misinformation. They were simply passing on the messages that had been passed down to them. Some of the messages we received came from people. Some of the messages came from media, such as television and textbooks.

Some of the misinformation constituted stereotypes. These stereotypes became “mental tapes” that affected what we thought and how we felt about people who were different from ourselves. Those tapes also affected how we responded to people who were different from us. Those responses became automatic. As adults, most of us are still on automatic.

Let’s look at some examples of being on automatic. Read each word or phrase below one at a time. For each one, note the first thought that comes to your mind. Don’t spend a lot of time thinking – just note the first thing that comes to mind.

- | | | |
|-----------------|-----------------|---------------------|
| Politician | Homeless person | Lawyer |
| Professor | Police Officer | Black Male Teenager |
| Farmer | Californian | Man in a Wheelchair |
| 300-pound Woman | | |

Some of your responses will likely represent stereotypes. You did not take time to think about them; they were automatic responses.

When we stereotype, we place a person in a particular “mental file” not based on information gained through knowledge about or personal experience with the particular person. Rather, we assign the person to a “mental file” based on what we believe about a group to which the person belongs.

Once learned, those stereotypes are called up instantly by our brain's Reticular Activating System (RAS). Stereotypes exist for every group of people imaginable. Even though we may not like to admit that we stereotype people, we *all* do it. Stereotyping makes it easier to function in a world filled with unknowns. Stereotypes help us organize our thinking and manage massive amounts of information. We classify the infinite variety of human beings into a convenient handful of "types." Once in place, stereotypes are difficult to undo. *It's hard to get off "automatic."*

Developing Diversity Competence

To help us move "off automatic" and begin to value differences, we need to develop Diversity Competence. Diversity Competence consists of four areas:

- Awareness
- Knowledge
- Skills
- Action or Behavior

Awareness

- Recognize differences as diversity rather than abnormal behavior or inappropriate responses to the environment.
- Respect the benefits of diverse values and behaviors to people and to the organization.
- Accept that each culture finds some values more important and some behaviors more desirable than others.
- Understand the effect that historic distrust has on present-day interactions.
- Have a clear sense of your individual culture.
- Recognize your own ethnocentricity—the ways in which you stereotype, judge, and discriminate, and your emotional reactions to conflicting cultural values.
- Understand how the culture of your organization affects those whose culture is different.
- Recognize the similarities that are shared across the "human culture," regardless of the differences that exist among individual cultures and groups. These include, but are not limited to: desire for safety, good health, education and well-being of our children, love and belongingness, self-esteem (feeling of worthiness), and the ability to pursue and achieve our potential.

Knowledge

- Learn factual information about other cultures and groups with different backgrounds.
- Read an article or book about a cultural or social group different from your background. Compare your views with those of the author.
- See a movie about other cultural lifestyles. Compare how you live your life to what you've seen on film.
- Read about cross-gender differences in communication styles.
- Attend a cultural event, celebration, or holiday program of a different culture that you have never experienced before. Compare the similarities and differences of this event/celebration to those of your cultural group. Find out the meanings behind the differences.
- Learn a new language.
- Interview a person from a different culture to learn about their culture. How did they grow up? What were the important messages passed on to family members? How are children viewed? Older people?
- Explore your family history and background. Where did your ancestors come from before arriving in this country? What are the special customs and traditions that were shared from generation to generation? Interview an older member of your family.

Skills

- Take personal responsibility for the way you respond to difference.

- Make continued and sincere attempts to understand the world from others' points of view.
- Develop skills in cross-cultural communication.
- Develop problem-solving skills.
- Develop skills in conflict management.
- Look for ways to work effectively with diverse groups of people.

Action/Behavior

- Teach others about cultural differences.
- Develop a mentoring relationship with someone from a different culture or identity group.
- Show more patience when working and interacting with people who have different learning styles than you.
- Integrate diversity issues as an ongoing topic in staff meetings at work.
- Develop a personal plan for continued learning toward diversity competency

The Challenge of Diversity

Dealing with diversity can be daunting. It will help to keep in mind the **Seven Underlying Principles of Diversity** (adapted from Diversity: Just What Is It Anyway? *Dimensions in Diversity*, Vol. 3 (3). Southeast Community College).

1. *Diversity is an inside job, meaning that diversity is not about “them.”* Rather, it is about each person coming to terms with his or her attitudes, beliefs, and experiences about others and gaining comfort with difference.
2. *Diversity goes beyond race and gender.* The diversity tent is big enough to include everyone— young and old, homeless and affluent, immigrant and native, white and black, rural and urban, gang member and corporate professional.
3. *No one is the target of blame for current or past inequities.* All human beings have been socialized to behave in certain ways, and all of us are at times both perpetrators and victims of discrimination and stereotypes. The idea is to move forward in creating more opportunities.
4. *Human beings are ethnocentric,* seeing the world through their own narrow view and judging the world by their familiar yardstick. This is not bad in itself, but it can be a source of conflict if other ways of being are not accommodated and valued.
5. *The human species resists changes, continuing to seek homeostasis.* This makes the constant adaptation required by diversity difficult for people already overwhelmed by staggering transitions in today's communities and organizations.
6. *Human beings find comfort and trust in likeness.* We have a tendency to seek the company of those most similar to us in a variety of ways... age, gender, and ethnicity being just several of many.
7. *It is difficult for people to share power.* History shows us that we rarely do it voluntarily. Understanding this last reality helps clarify why there is sometimes a backlash associated with diversity from people who may believe they will lose in this experience.

All of these truisms about the human species do not make people mean-spirited or cruel. It just makes us humans. Nevertheless, these realities make dealing with diversity a challenge.

Making a Commitment to Diversity

Developing Diversity Competence is not a short-term venture, but you can get started today by making a commitment to do one thing in the next 30 days to increase your understanding of diversity. Ask a family member or a friend to join you in this venture. Select one of the items suggested in the lists above under Awareness, Knowledge, or Skills, or take advantage of an upcoming event or opportunity that would increase your diversity competence. Follow the instructions on the **Commitment to Diversity Plan** form on the next page. Within 30 days, plan to meet and discuss what you learned with your “diversity buddy.”

Commitment to Diversity Plan

Make a commitment to diversity. Take the following steps:

To increase my understanding of one aspect of diversity, I make a commitment to do the following activity within 30 days:

My name *Date*

(Buddy's Name) *Date*

To increase my understanding of one aspect of diversity, I make a commitment to do the following activity within 30 days:

My name *Date*

The following activity is reprinted with permission from [Diversity Activities for Youth and Adults](#), a 2008 publication prepared by Patreese D. Ingram, assistant professor of agricultural and extension education, for the Pennsylvania State Cooperative Extension. It can be accessed at: <http://pubs.cas.psu.edu/FreePubs/pdfs/ui335.pdf>.

What Do You Know or What Have You Heard?

Goal:

Participants will recognize the widespread use of stereotypes.

Time:

20–30 minutes.

Materials:

Large sheets of newsprint, tape, markers, and wall space or other surfaces to which newsprint may be taped.

Procedure:

Before the presentation, label the top of each sheet of newsprint with the name of a different type of person or group. Try to include a variety of dimensions of diversity. Examples may include Women, Men, Teenagers, African American Males, Asian Americans, Latino Americans, Catholics, Christians, Jews, Arabs, Moslems, Amish People, Wealthy People, Poor People, The Homeless, People on Welfare, People With a Physical Challenge, Californians, Southerners, People 75 Years and Older, People Who Live in the Country, People Who Live in the City, and others.

Fold each sheet and tape the sheets on the walls or other surfaces in a manner that does not reveal the label. Leave enough space between them so that small groups can form around each sheet.

You may choose to introduce this activity with a brief discussion about culture and its impact on our behavior. Be sure to point out that culture is something we begin learning as very young children, that the rules of our culture are often not written but are learned from those around us, and that as children we generally accept these rules without question.

Tell participants you want to engage them in an activity called “What Do You Know or What Have You Heard?” Begin unfolding the posted newsprint sheets so that the labels are revealed. Tell each participant to circulate around the room to each sheet of newsprint and, with a marker, write one thing that they either “know” or that they have heard about the people or group identified by the label. Emphasize that what they write can be something that they know *or* something they have heard.

Allow enough time for each participant to add a thought to each list. Then invite participants to take a few minutes to observe the completed lists.

Discussion – Ask participants the following questions:

What do many of the comments we have written on the lists represent?

Are they all true?

Where did they come from? (Responses might include parents, friends, teachers, books, the media, and others.)

Lead a discussion about stereotypes and the fact that we become conditioned to think about stereotypes on an almost automatic basis when we see or hear about someone whose background is different from our own. We all use stereotypes at one point or another. The important thing is that we begin to become more conscious of the fact that we are often thinking “on automatic.” We must stop to ask ourselves if what we are thinking is a fact or a stereotype.

The following exercise is reprinted with permission from [More Diversity Activities for Youth and Adults](http://pubs.cas.psu.edu/FreePubs/pdfs/ui378.pdf), a 2004 publication prepared by Patreese D. Ingram, assistant professor of agricultural and extension education, for the Pennsylvania State Cooperative Extension. It can be accessed at: <http://pubs.cas.psu.edu/FreePubs/pdfs/ui378.pdf>.

Complimentary Round Table

Goal

To enhance social skills development by illustrating how our words affect people.

Time

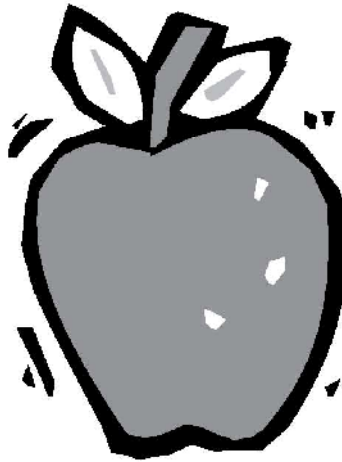
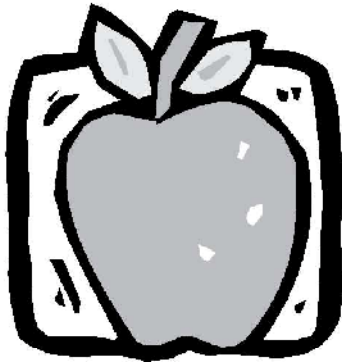
15 minutes

Materials

Two apples and a knife

Procedure

Seat a group of six to eight participants at a round table. Take one apple, say something mean to it (for example, "I hate you." "I don't want to be around you."), and drop it to the floor. The next person picks up the apple, is mean to it, and drops it. This continues around the table a couple times as everyone takes turns being mean to it and dropping it. Cut that apple in half and lay it in the center of the table, allowing it to brown. Take the other apple and, as each participant takes a turn holding the apple, have everyone else in the group take turns complimenting or affirming the person holding the apple. Continue until everyone in the group has been complimented by everybody else.



Discussion

Lead the participants in a discussion of how being complimented feels. Were compliments easy to receive? Why or why not? Was it easier to be mean or to give compliments? Why?

Ask if anyone wants the brown, battered apple on the table. Of course, no one does. Discuss how a lot of people feel like that apple – all bruised and battered because they've heard mean things all their lives. They feel like no one cares about them and no one wants to be their friend. Explain that our words can make people feel like that apple.

Both youth and adults respond well to this activity. Youth and adults develop social skills as they become more sensitive to the feelings of others.

Reprinted with permission of the author, Rose Cuzauskas, of Gastonia.

The following is excerpted with permission from [Diversity Discussion Starters](http://pubs.cas.psu.edu/FreePubs/pdfs/ui377.pdf), a 2004 publication prepared by Patreese D. Ingram, assistant professor of agricultural and extension education and Marney H. Dorsey, masters of science degree candidate in agricultural and extension education, for the Pennsylvania State Cooperative Extension. It can be accessed at: <http://pubs.cas.psu.edu/FreePubs/pdfs/ui377.pdf>.

Diversity Discussion Starters: A Collection of Ice Breakers Designed to Start Conversation about Diversity

Goals of the Guide

This activity guide will help facilitate discussion about diversity. The goals of this guide are:

- To provide materials that will further prompt discussion about diversity and related issues.
- To offer thought-provoking questions regarding diversity for use with various audiences.

How Can These Activities Boost an Understanding of Diversity?

Learning about diversity can be fun. However, beginning to discuss the topic of diversity can be difficult. Therefore, this publication will provide activities that can help participants:

- Define and think about how they interpret the term “diversity.”
- Interpret the stories’ and poems’ meaning for themselves.
- Share their feelings regarding the stories and poems.
- Accept and respect differences and similarities between themselves and others.

Life Skills

Learning and facilitating discussion about diversity isn’t all that will result from using this guide. This guide also allows participants the opportunity to practice skills that they will be able to use in real life.

Life skills found in this guide include:

- Valuing Diversity
- Thinking Critically
- Learning to Learn
- Problem Solving
- Cooperation
- Caring for Others
- Working in a Team
- Decision Making
- Communication

D

iscussion Starter 6



If All the Trees Were Oaks

Author unknown

What if all the trees were oaks
How plain the world would seem;
No maple syrup, banana splits,
And how would orange juice be?

Wouldn't it be a boring place,
If all the people were the same;
Just one color, just one language,
Just one family name!

-But-

If the forest were the world,
And all the people were the trees;
Palm and pine, bamboo and willow,
Live and grow in harmony.

Aren't you glad, my good friend,
Different though we be;
We are here to help each other,
I learn from you, and you, from me.



Discussion

This poem paints a picture of how the world would be without diversity. Use this poem to discuss the importance of valuing differences in people. Remember, the focus should be broad in scope—do not limit discussion to race issues. Expand dialogue to include physical disabilities; learning styles; places of residence: urban, rural, and suburban; rich, poor; age; gender; religion; morals, values, traditions, and more.

Questions

- How is the forest like the world?
- The poem lists four different types of tree—palm, pine, bamboo, and willow. What are some of the differences found in people? Make a list, then share it with others in the group.
- What would it be like if all your friends were exactly the same? If they liked the same things, talked the same, and acted the same, would you have as much fun with them?
- What would happen if all the people in the world were the same? What kinds of traditions would exist? What holidays would we celebrate? Which holidays would no longer be celebrated? How difficult would it be to decide on those important things? What would we gain and what would we lose?
- Do you think it is positive or negative that everyone in the world is different? Explain.
- How important is it to learn from people who are different from you?
- What kinds of things can you learn from a person who comes from another part of the country or a country outside the United States?
- How do our differences help each other and allow us to learn from each other?
- What are the benefits of diversity?

D

iscussion Starter 8

The Cold Within

James Patrick Kinney

Six humans trapped by happenstance
in bleak and bitter cold
Each possessed a stick of wood,
Or so the story's told.

Their dying fire in need of logs,
the first woman held hers back
For on the faces around the fire
She noticed one was black.

The next man looking 'cross the way
Saw one not of his church
And couldn't bring himself to give
The fire his stick of birch.

The third one sat in tattered clothes
He gave his coat a hitch,
Why should his log be put to use
To warm the idle rich?

The rich man just sat back and thought
Of the wealth he had in store,
And how to keep what he had earned
From the lazy, shiftless poor.

The black man's face bespoke revenge
As the fire passed from his sight,
For all he saw in his stick of wood
Was a chance to spite the white.

And the last man of this forlorn group
Did naught except for gain,
Giving only to those who gave
Was how he played the game.

The logs held tight in death's stilled hands
Was proof of human sin.
They didn't die from the cold without,
They died from the cold within.

Discussion

This story depicts six humans brought together by a common happenstance. Each individual in the group sat silently, harboring prejudices against the others in the group. In the end, the group perished because of their inability to get past their negative views of others. This is a powerful story that can be used to show what can happen when people hold prejudiced views.

Questions

- How do you think the six people in this poem died? Why?
- Describe how this story made you feel.
- What is the fire a metaphor for in this story?
- Pick one character from this story. Describe the character.
- What surprised you about the characters in this story?
- What assumption did each of the characters make about the others around the fire?
- What major effect did the characters' opinions have on their lives?
- What do you feel contributed to each person's decision not to share his or her log of wood?
- Do you think it is okay for people to act this way? Why or why not?
- Have you ever shared any of the thoughts or beliefs of the six characters?
- How do you think this story should have ended? If you could rewrite the ending of this story, would you? What would you change and why?
- This poem presents the story of five men and one woman, each with their own prejudice that inhibits rational thought. What would you have done if you were trapped in the bleak and bitter cold with a dying fire and you had a stick? Would you have hesitated to share your stick of wood?
- Explain the last verse. What impact does this verse have on the way you view others?

Section IV: References and More Resource Information

An Overview of Diversity Awareness from the Pennsylvania State Cooperative Extension. The demographic makeup of the United States has changed dramatically in the last 25 years, and it will continue to change. Living and working in our society will require each of us to become increasingly aware of the challenge of cultural change. This 12-page publication provides an overview of the concept of cultural diversity, and can help you become more aware of the various dimensions of diversity, your own cultural identity, and your own attitudes, perceptions, and feelings about various aspects of diversity. <http://pubs.cas.psu.edu/freepubs/pdfs/ui362.pdf>

Building Assets While Building Communities, a report for the Walter and Elise Haas Fund, February 2006, by Heather McCulloch, Principal/Asset Building Strategies. The report proposes that economic development activities hold untapped potential to support savings and create home, business and real estate ownership opportunities affordable and accessible to low-income families. The 48-page full report can be found at: http://www.haassr.org/html/resources_links/pdf/buildingReport2006.pdf.

Check Cashing for Credit Unions: A REAL Solutions® Implementation Guide, is a 2009 report for REAL Solutions, by Nancy Pierce – REAL Solutions Field Coach. The report includes three check cashing models used by credit unions and a section on educating and training employees. The full report can be found at: http://realsolutions.coop/assets/2009/9/16/Check_Cashing_Toolkit_Bundle.zip

Diversity Activities for Youth and Adults from the Pennsylvania State Cooperative Extension. This 12-page publication features six different activities that can be used to help youth and adults understand and appreciate diversity. It includes a discussion of why appreciating diversity is important, suggestions on when and where the activities can be used, and references and resources for more information about diversity issues. <http://pubs.cas.psu.edu/FreePubs/pdfs/ui335.pdf>.

Diversity Discussion Starters from the Pennsylvania State Cooperative Extension. This 24-page booklet is for teachers or session leaders to use as a basis to discuss diversity. Diversity is discussed in a broad sense in this publication through a variety of stories and poems. Each story and poem is set up as an activity that includes a brief discussion and several thought-provoking questions. <http://pubs.cas.psu.edu/FreePubs/pdfs/ui377.pdf>.

More Diversity Activities for Youth and Adults from the Pennsylvania State Cooperative Extension. This publication is a 20-page continuation of *Diversity Discussion Starters*, with a selection of different activities to promote discussion about diversity. <http://pubs.cas.psu.edu/FreePubs/pdfs/ui378.pdf>.

Payday Lending: A REAL Solutions® Implementation Guide, a 2009 report for REAL Solutions, by Nancy Pierce – REAL Solutions Field Coach. This 122-page guide includes 10 different credit union payday alternative models as well as a pricing worksheet. It also includes a section on educating and training staff. The full report can be accessed at: http://www.realsolutions.coop/assets/2009/3/24/REAL_Solutions_Payday_Loan_Toolkit_v032309.pdf.

Payday Lending: The Credit Union Way, a 2008 report for the CUNA Lending Council by Nancy Pierce – REAL Solutions Field Coach. This 33-page white paper is a primer on payday lending and includes a worksheet to help credit unions design a payday loan alternative product. The full report can be found at:

<http://www.realsolutions.coop/assets/2008/7/23/NancyPierceCUNALendingCouncilPaydayLendingWhitePaperWithNCUFAndREALSolutions.pdf>.

Staff Sensitivity Training – Developing Compassion While Preparing for Disappointment, offered as one in a series of seven webinars as part of Montana Credit Unions for Community Development's and REAL Solutions' Credit Union Payday Loan Alternatives Webinar Training Series. The full audio and PowerPoint presentations are available through Jeff Purvis – NCUF, at JPurvis@ncuf.coop.

Taking the Poor into Account, a July 2001 report for the Progressive Policy Institute by Anne Kim. The full report can be found at: www.ppionline.org/documents/Banks_080601.pdf.

The Art of Good Listening – Three Steps to Doing it Well, from “Communicating with Passion” Web site at: <http://www.homestead.com/uziteaches/articles.html>.

The Art of Giving Advice – Three Steps to Doing it Well, from the “Communicating with Passion” Web site at: <http://www.homestead.com/uziteaches/articles.html>.

Still Working Hard, Still Falling Short, a report from the Working Poor Families Project can be accessed at <http://www.workingpoorfamilies.org/pdfs/NatReport08.pdf>.

www.earnworks.com provides Disability Awareness and Sensitivity Training Resources. EARN (Employer Assistance & Resource Network) is funded by the U.S. Department of Labor's Office of Disability Employment Policy. EARN provides a list of offline, online and multimedia trainings designed to educate the workforce on disability issues. EARN provides this list as a resource and does not endorse any vendors or trainings.

2nd Chance Checking for Credit Unions: A REAL Solutions® Implementation Guide, a 2009 report for REAL Solutions by Nancy Pierce – REAL Solutions Field Coach. The guide includes nine credit union examples of 2nd Chance Checking programs and can be accessed at:

http://realsolutions.coop/assets/2009/10/1/2nd_Chance_Checking_Toolkit3Final.pdf