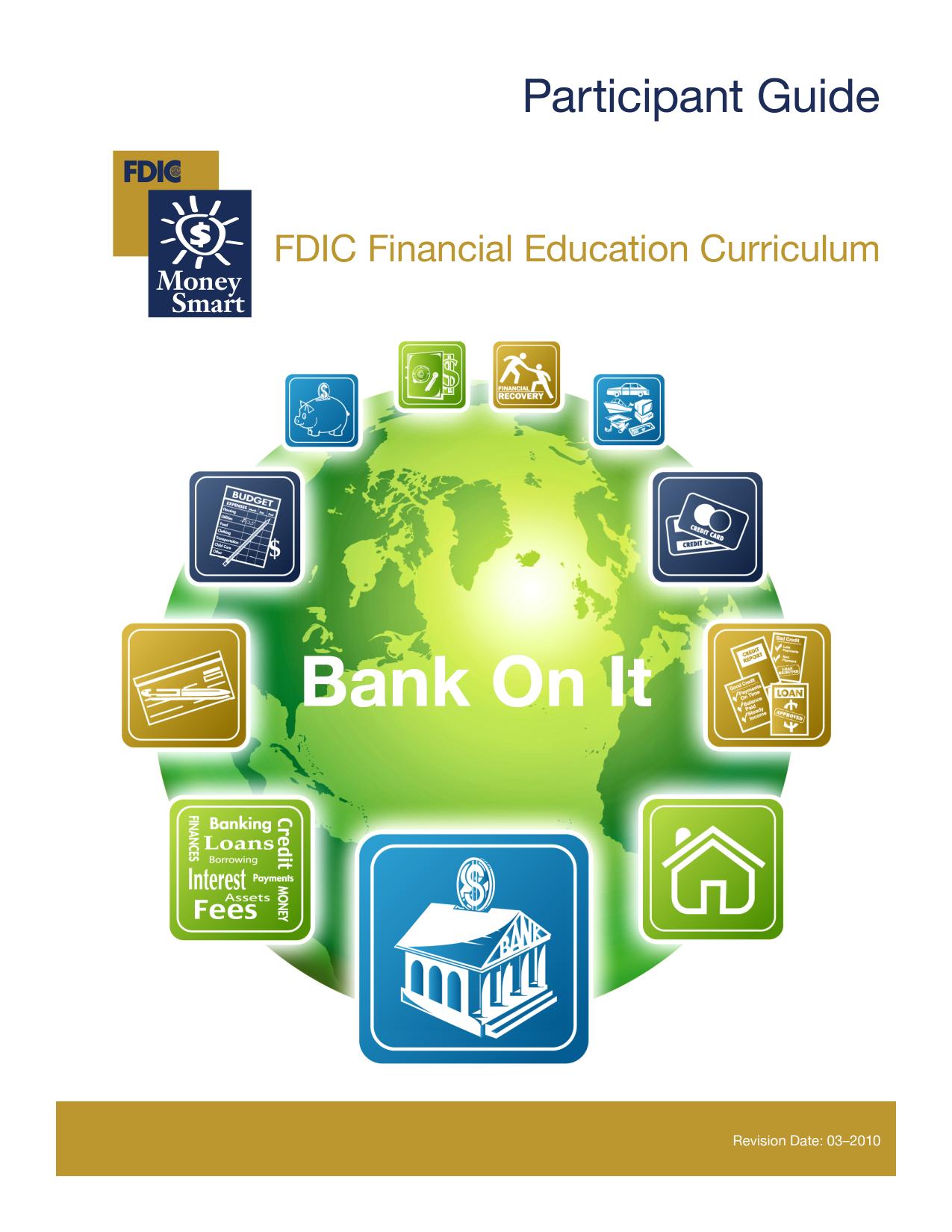
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Checking In

### Welcome

Welcome to the *Bank On It* module! By taking this training, you are taking an important first step to building a better financial future for you and your family. It all starts with understanding the basics of personal finances.

### Objectives

After completing this module, you will be able to:

* Identify the major types of insured financial institutions
* Identify five reasons to use a bank
* Describe the steps involved in opening and maintaining a bank account
* Describe two types of deposit accounts
* Identify additional bank services that come with deposit accounts
* Describe the main functions of the bank customer service representative, teller, loan officer,   
  and branch manager

### Participant Materials

This *Bank On It* Participant Guide contains:

* Information and activities to help you learn the material
* Tools and instructions to complete the activities
* Checklists and tip sheets
* A glossary of the terms used in this module

Pre-Test

### Test your knowledge about banking services before you go through the course.

1. **Which of the following are insured financial institutions? Select all that apply.**
   1. Check cashing service
   2. Banks and thrifts
   3. Credit unions
   4. Pawn shop
2. **Which of the following is a good reason to use a bank?** 
   1. Your money is insured up to the maximum amount allowed by law.
   2. Your money is safe from theft, loss, and fire.
   3. You can access your money quickly and easily.
   4. All of the above
3. **Which of the following steps are involved with maintaining a checking account? Select all that apply.**
   1. Open the account
   2. Make deposits and withdrawals
   3. Record interest and fees in your check register
   4. Keep track of your balance
4. **Which of the following might the bank want to see and/or verify before you can open a checking account?**
   1. Photo identification
   2. Credit history
   3. History of using checking accounts
   4. All of the above
5. **What is the main difference between checking and savings accounts?**
   1. A checking account allows you to write checks to pay bills and buy goods. You generally cannot write checks on a savings account.
   2. You generally earn more interest on a checking account rather than a savings account.
   3. Some banks may allow you to use your checking and/or savings account to pay bills online or use your debit card.
   4. Both types of accounts may have transaction fees for completing more than a certain number of transactions each month.
6. **What banking services may be offered with some deposit accounts? Select all that apply.**
   1. Money orders
   2. Free telephone and online banking
   3. Discount on loans
   4. Free checking
7. **With online banking, you can access your accounts at any time to:**
   1. View your account balance(s)
   2. Conduct transactions, such as transferring money between accounts, paying bills, or ordering checks
   3. Download information, such as your monthly statement
   4. Change account information, like your address and phone number
   5. All of the above
8. **In which two of the situations below would you need to see the customer service representative at a bank?**
   1. Refer you to a person who can help you
   2. Deposit your money for you
   3. Take applications for loans offered at the bank
   4. Answer general questions

Introduction to Banks



*Banks, credit unions,* and *thrifts* are businesses that offer you a safe place to keep your money and use your deposits to make loans. Banks, credit unions, and thrifts are also called *financial institutions*, since they offer many financial services.

## Reasons to Keep Money in a Bank

Reasons why you should keep your money in a bank include:

* **Safety.** Your money is safe from theft, loss, and fire.
* **Convenience.** You can get money quickly and easily. Using direct deposit, for example, allows you quicker access to your money because funds that are electronically deposited are available sooner than if you deposited a check. We will talk more about direct deposit later.

You can also use Automated Teller Machines (ATMs) to get fast access to your money. Most ATMs are available 24 hours a day, 7 days a week. Additionally, you can use your bank’s ATM or debit card to make purchases instead of cash.

* **Cost.** Using a bank is almost always cheaper than using other businesses to cash your check.
* **Security.** The Federal Deposit Insurance Corporation (FDIC) insures deposits up to the maximum amount allowed by law. This means that the FDIC will return the money to the customers if a bank closes and cannot give its customers their money.
* **Financial future.** Building a relationship with a bank establishes a record of paying bills, can help you save money, and can help with getting a loan.

Types of Financial Institutions

Types of financial institutions include:

* **Banks and thrifts.** Banks and thrifts make loans, pay checks, accept deposits, and provide other financial services.
* **Credit unions.** A non-profit financial institution owned by people who have something in common. You have to become a member of the credit union to keep your money there. Credit unions accept deposits, make loans, and provide other financial services.

Insured banks and thrifts are guaranteed by the FDIC. This means that if the bank were to fail the FDIC would return your money, up to the insured amount.

* You can tell if the FDIC insures a bank by the displayed FDIC logo.
* Most credit unions are insured by the National Credit Union Administration (NCUA). The deposit insurance rules are the same at NCUA-insured credit unions as they are at FDIC-insured banks.

The FDIC has an online tool called the Electronic Deposit Insurance Estimator (EDIE). It lets you calculate the insurance coverage of your accounts at each FDIC-insured institution.

You can find EDIE online at [www.myfdicinsurance.gov/](http://www.myfdicinsurance.gov/).

Opening and Maintaining a Bank Account

Opening and maintaining a bank account is not as difficult as you might think. There are four basic things you have to do:

1. Open the account



1. Make deposits and withdrawals
2. Record interest and fees
3. Keep track of your balance

## Opening a Bank Account

The first thing you need to do to open a bank account is to go through a process called *account verification*. The bank wants to make sure that you:

* Will be a responsible bank account customer
  + If you have not been a good banking customer in the past, they may not want to risk having you as a customer now
* Are who you say you are, by verifying your identity
* Are able under the law to open a bank account

Ask the bank what type of identification you need to open an account. You will need:

* To prove your identity (e.g., show a state-issued driver’s license or ID card)
  + If you are not a citizen of the United States (U.S.), some banks may accept other forms of photo identification including the Matricula Consular card, resident alien card (Green Card), or passport.
  + Typically, any government-issued ID displaying an ID number and the country of issuance is accepted.
* To provide your Social Security number (SSN) or Individual Taxpayer Identification Number (ITIN)

If the bank determines that you are eligible to open an account, you can deposit money into your new account. If you are not eligible, ask about “second chance” checking programs.

* These programs may require you to meet certain requirements (e.g., completing a check-writing workshop).
* Ask your local financial institution and/or any reputable credit counseling agency if there are programs in your area.
* Consider opening a savings account if you have had trouble managing a checking account in the past.

Choosing a Bank and a Bank Account Checklist

Use the **Choosing a Bank and a Bank Account Checklist** when looking for a bank and accounts that are right for you.

|  |  |  |  |
| --- | --- | --- | --- |
| \*If the financial institution is a credit union, be sure you are eligible to join. | **Bank Name/ Account Type**  \_\_\_\_\_\_\_\_\_ | **Bank Name/ Account Type**  \_\_\_\_\_\_\_\_\_ | **Bank Name/ Account Type**  \_\_\_\_\_\_\_\_\_\_ |
| **Bank Information** | | | |
| **Does the bank offer the services I need?** |  |  |  |
| **Convenient branches and ATMs?** |  |  |  |
| **Bank hours?** |  |  |  |
| **Do employees speak my language?** |  |  |  |
| **Is it insured by FDIC/NCUA?** |  |  |  |
| **Accounts** | | | |
| * Requirements for opening account? |  |  |  |
| **Checking Accounts** | | | |
| * Minimum opening balance? |  |  |  |
| * Minimum monthly balance? |  |  |  |
| * Fees? |  |  |  |
| * Fee waivers available? |  |  |  |
| * Number of withdrawals per month without a fee? |  |  |  |
| * Earns interest? |  |  |  |
| * Deposit hold times? |  |  |  |
| **Overdraft Programs** | | | |
| * Low balance alerts offered? |  |  |  |
| * Overdraft fees? |  |  |  |
| * Link to a savings account to cover overdrafts? |  |  |  |
| * Opt-out options? |  |  |  |
| **Savings accounts** | | | |
| * Minimum opening balance? |  |  |  |
| * Minimum monthly balance? |  |  |  |
| * Annual percentage yield (APY)? |  |  |  |
| * Fees? |  |  |  |
| * Fee waivers available? |  |  |  |
| * Withdrawal limits per month? |  |  |  |
| * Services available? |  |  |  |
| **ATM Cards** | | | |
| * Fees? |  |  |  |
| * Fee waivers available? |  |  |  |
| * Location/number of ATMs? |  |  |  |
| **Debit Cards** | | | |
| * Fees? |  |  |  |
| * Fee waivers available? |  |  |  |
| * Rebates or bonuses for use? |  |  |  |
| * Location/number of ATMs? |  |  |  |
| * Debit card transactions requirements or limits? |  |  |  |
| **Mobile/online banking** | | | |
| * Is it available? |  |  |  |
| * Transaction types and limits? |  |  |  |
| * Fees? |  |  |  |
| * Fee waivers available? |  |  |  |
| * Online bill pay? |  |  |  |
| **Other Information?** |  |  |  |
| **Total Monthly Costs** |  |  |  |
| **Total Annual Costs** |  |  |  |

Important Terms



A *deposit* is money you add to your account. When you add money to your account, you must fill out a deposit slip. A *deposit slip* tells the bank how much money you are adding to your account.

The *balance* is the amount of money you have in your bank account.

When you make a *withdrawal*, you take money out of your bank account. You do this if you write a check, give a teller a withdrawal slip, or use an ATM.

*Fees* are charges that a financial institution requires you to pay for various services. You may be charged monthly account service fees, fees for checks, ATM fees if you use another bank’s ATM, fees to take more money out of your account than you have (overdraft), and fees for services like sending money to someone in another country.

An *ATM* is a kiosk or terminal where you can deposit, withdraw, or transfer money from one account to another 24 hours a day.

Activity 1: Making Deposits and Withdrawals

The purpose of this exercise is to practice making deposits to and withdrawals from a bank account and keeping track of the balance. Read the scenario carefully. Complete the table and determine the new balance. Be prepared to explain your answers.

**Scenario**

Carl opened a bank account and deposited $500 in cash. The next day, he wrote a check for $70 to pay his electric bill. At the end of the week, he received a paycheck for $870 and deposited it into his account. What is the balance in Carl’s account after he made the payment (or withdrawal) and deposit?

|  |  |  |
| --- | --- | --- |
| **Description** | **+/-** | **Balance** |
| Opening Balance |  |  |
| Payment/Withdrawal |  |  |
| Deposit |  |  |

Deposit and Non-Deposit Accounts

*Deposit accounts* are accounts in which you can add or deposit money. Checking and savings accounts are two examples of deposit products.

A *checking account* allows you to pay bills and buy goods with the money you have deposited.

* Therefore, when you write a check, use an ATM or debit card, or bank online, the financial institution takes the money from your account and pays it to the designated person or business.
* Online banking, including paying bills online, is addressed in greater detail in the *Check It Out* module.
* Some checking accounts may earn interest.

A *savings account*:

* Often earns interest
* Generally cannot be used like a checking account
* May allow you to use an ATM or debit card

The *bank statement* lists all of your deposits, withdrawals, fees charged to your account, ATM and debit transactions, checks written, and other messages to you. Banks might require you to have a certain balance to open an account, earn interest, or avoid fees. This is usually called a *minimum balance*. *Interest* is a percentage of your balance that the bank pays you for keeping your money at that bank; that is, if the account pays interest.

Many banks also offer *non-deposit accounts* or products that are not insured by the FDIC.

* Stocks, bonds, and mutual funds are examples of non-deposit investment products.
* These carry some level of risk, meaning that you could lose some or all of the money that you invest in these products.

Bank personnel should provide a written explanation that these products are not insured by the FDIC and may lose value. It is important to understand these products and services before you buy them.

## Bank versus Check-Cashing Services

Even though banks may charge monthly fees, it is much cheaper to use a deposit account at a bank than a check-cashing service. Additional benefits when comparing banks to check-cashing services are:

* Financial institutions provide the convenience of Internet banking with access to your accounts and information 24 hours, 7 days a week.
* Using a bank account responsibly can help you establish a positive banking relationship, which may be helpful if you apply for a loan.
* You do not have to worry about cash being lost or stolen.
* You can easily save money for the future.

Activity 2: Name That Service

Read the description of each service. Choose the banking service that matches it, and fill in the blank with the name of the banking service.

**Banking services**

|  |  |
| --- | --- |
| Direct deposits | Money transfer |
| Money order | Debit card |
| Telephone banking | Stored value card |
| Online banking | Loan |
| ATM | Remittance |

**Description of services**

1. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ A method of electronically transferring money from one bank to another.
2. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ A specific type of money transfer that goes to a bank or a person in another country.

­

1. \_\_\_\_\_\_\_ \_\_\_ A kiosk or terminal where you can deposit, withdraw, or transfer money from one

account to another 24 hours a day.

1. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ You place a call to check your account balance.
2. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ This allows you to check your account balance on the computer. It may also include the

ability to pay bills and transfer funds between accounts.

1. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ This is used like a check to pay a bill.
2. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ One method your employer or a government agency might choose to issue your

paycheck or benefits check.

1. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Money you borrow from a bank with a written promise to pay it back later.
2. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ When you use this card to buy something from a store or another business, the money

comes out of your bank account immediately.

1. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ A card onto which you can load money to be used for future purchases.

Privacy Laws and Regulations



## Privacy Notices

*Privacy notices* explain how:

* The company collects, handles, and shares your personal financial information
* Your personal financial information is protected
* You might limit the company from sharing your information with others

You will receive an initial privacy notice when you open your account and every year thereafter.

Financial institutions may share your information with other companies to offer you other products and services. Federal privacy laws give you the right to stop or opt out of some sharing of your personal financial information.

## Opting Out

If you prefer to limit the promotions you receive, or if you do not want marketers and others to have your personal financial information, you must:

1. Review the privacy notice to determine whether the company shares information with others.
2. Tell the credit bureaus not to share information on you with lenders and insurers who use the information to decide whether to send you unsolicited offers of credit or insurance.

You have the right to opt out of some information sharing with companies that are:

* Part of the same corporate group as your financial company (or affiliates)
* Not part of the same corporate group as your financial company (or non-affiliates)

You can opt out of receiving prescreened offers by:

* Calling **1-888-5-OPTOUT (567-8688)**
* Visiting [www.optoutprescreen.com](http://www.optoutprescreen.com)

Note:

* If you opt out, you limit the extent to which the company can provide your personal financial information to non-affiliates.
* If you do not opt out within a reasonable period of time (e.g., 30 days after the company mails the notice), then the company can share certain personal financial information.
* If you did not opt out the first time you received a privacy notice from a financial company, contact your financial company and ask for instructions on how to opt out.
* Remember, however, that any personal financial information that was shared before you opted out cannot be retrieved.

You cannot opt out and completely stop the flow of all your personal financial information. The law permits your financial companies to share certain information about you without giving you the right to opt out. Among other things, your financial company can provide to non-affiliates:

* Information about you to firms that help promote and market the company’s own products or products offered under a joint agreement between two financial companies
* Records of your transactions―such as your loan payments and credit card or debit card purchases―to firms that provide data processing and mailing services for your company
* Information about you in response to a court order
* Your payment history on loans and credit cards to credit reporting agencies

Important Bank Employees

The primary bank employees to be familiar with are:

* The customer service representative
  + Helps you open your account
  + Explains services
  + Answers general questions
  + Refers you to other employees who can help you
  + Provides written information explaining the bank products
* The teller
  + Deposits your money for you
  + Cashes your checks
  + Answers questions
  + Refers you to other employees who can help you
* The loan officer
  + Takes applications for loans offered at the bank
  + Answers questions
  + Provides written information explaining loan products
  + Helps you fill out a loan application
* The branch manager
  + Supervises all the branch operations
  + Helps fix problems that the other employees can’t solve

## Key Point to Remember

* Ask for help if you do not know whom to talk to at a bank.
* Ask questions until you are clear on all the information.
* Do not sign anything you do not understand.
* Ask for written information to take home to review.
* Use the **Choosing a Bank and a Bank Account Checklist** to help you choose a bank and the account that is right for you.

Post-Test

### Now that you’ve gone through the course, see what you’ve learned.

1. **The five advantages of using a financial institution are safety, convenience, cost, security, and financial future.**
   1. True
   2. False
2. **What type of account is typically insured by the FDIC?**
3. Deposit
4. Non-deposit
5. **Deposit accounts generally offer which of the following banking services?**
   1. Direct deposit
   2. Telephone and online banking
   3. ATM and debit cards
   4. All of the above
6. **Which type of financial institution requires you to be a member in order to keep your money there?**
7. Banks and thrifts
8. Credit unions
9. Money markets
10. Individual Retirement Accounts (IRAs)
11. **Which two of the following are deposit accounts?**
12. Stocks
13. Checking
14. Savings
15. Mutual funds
16. **A *remittance* is a:**
17. Card onto which you can load money to be used for future purchases
18. Money transfer that goes to a bank or a person in another country
19. Document that is used like a check to pay a bill
20. Method of electronically transferring money from one bank to another
21. **A debit card:**
22. Is used to make purchases at retail locations and for ATM cash withdrawals
23. Has a “buy now, pay later” feature, like credit cards
24. Is similar to a gift card from a retail store
25. **A \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ is the best person to help you fill out a mortgage application.**
    1. Customer service representative
    2. Teller
    3. Loan officer
    4. Branch manager

Glossary

**Automated Teller Machine (ATM):** A kiosk or terminal where you can deposit, withdraw, or transfer money from one account to another 24 hours a day.

**Balance:** The amount of money you have in your bank account.

**Bank:** A business that offers you a safe place to keep your money and uses your deposits to make loans. This business is also called a financial institution.

**Bank Statement:** A monthly record of the deposits and withdrawals made.

**Checking Account:** An account that lets you write checks to pay bills or to buy goods.

**Credit Union:** A non-profit financial institution owned by people who have something in common. You have to become a member of the credit union to keep your money there.

**Deposit:** Money you add to your account.

**Deposit Account:** A bank account that allows you to add money to the account.

**Deposit Slip:** A piece of paper that tells the bank how much money you are adding to your account.

**Direct Deposit:** One method your employer or a government agency might choose to give you your paycheck or benefits check.

**Interest:** A percentage of your balance that the bank pays you for keeping your money at that bank. Not all accounts pay interest.

**Loan:** Money you borrow from a bank with a written promise to pay it back later.

**Minimum Balance:** A certain balance that banks might require you to have to open an account, earn interest, or avoid fees.

**Money Order:** It is similar to a check. It is used to pay bills or make purchases when cash is not accepted.

**Privacy Notice:** A written explanation of how the company handles and shares your personal financial information.

**Remittance:** A money transfer that goes to a bank or a person in another country.

**Savings Account:** An account that earns interest.

**Thrift:** A financial institution that operates under federal and state laws and regulations. Thrifts make loans, pay checks, accept deposits, and provide other financial services.

**Withdrawal:** Taking money out of your bank account.

**Wire Transfer:** A form of money transfer from one bank to another.

For Further Information

**Federal Deposit Insurance Corporation (FDIC)**

www.fdic.gov/consumer

Division of Supervision & Consumer Protection

2345 Grand Boulevard, Suite 1200

Kansas City, Missouri 64108

1-877-ASK-FDIC (275-3342)

Email: [consumeralerts@fdic.gov](mailto:consumeralerts@fdic.gov)

Visit the FDIC’s website for additional information and resources on consumer issues. For example, every issue of the quarterly *FDIC Consumer News* provides practical hints and guidance on how to become a smarter, safer user of financial services. Also, the FDIC’s Consumer Response Center is responsible for:

* Investigating all types of consumer complaints about FDIC-supervised institutions
* Responding to consumer inquiries about consumer laws and regulations and banking practices

**U.S. Financial Literacy and Education Commission**

[www.mymoney.gov](http://www.mymoney.gov)

1-888-My-Money (696-6639)

MyMoney.gov is the U.S. Government’s website dedicated to teaching all Americans about financial education. Whether you are planning to buy a home, balance your checkbook, or invest in your 401k, the resources on MyMoney.gov can help you. Throughout the site, you will find important information from many federal agencies.

**Federal Trade Commission**

[www.ftc.gov](http://www.ftc.gov)/privacy

1-877-FTC-HELP (382-4357)

The Federal Trade Commission (FTC) website offers practical information on a variety of consumer topics, including privacy, credit, and identity theft. The FTC also provides guidance and information on how to select a credit counselor.

What Do You Know? – Bank On It

Instructor: ­­­­­­­­­­­­­­­­­­\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: ­\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

This form will allow you and the instructors to see what you know about banking services both before and after the training. Read each statement below. Please circle the number that shows how much you agree with each statement.

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Before the Training | | | | After the Training | | | |
| I can: | **Strongly Disagree** | **Disagree** | **Agree** | **Strongly Agree** | **Strongly Disagree** | **Disagree** | **Agree** | **Strongly Agree** | |
| 1. Identify the major types of insured financial institutions | **1** | **2** | **3** | **4** | **1** | **2** | **3** | **4** | |
| 1. Identify five reasons to use a bank | **1** | **2** | **3** | **4** | **1** | **2** | **3** | **4** | |
| 1. Describe the steps involved in opening and maintaining a bank account | **1** | **2** | **3** | **4** | **1** | **2** | **3** | **4** | |
| 1. Describe two types of deposit accounts | **1** | **2** | **3** | **4** | **1** | **2** | **3** | **4** | |
| 1. Identify additional bank services that come with deposit accounts | **1** | **2** | **3** | **4** | **1** | **2** | **3** | **4** | |
| 1. Describe the main functions of the bank customer service representative, teller, loan officer, and branch manager | **1** | **2** | **3** | **4** | **1** | **2** | **3** | **4** | |

Evaluation Form

This evaluation will enable you to assess your observations of the *Bank On It* module. Please indicate the degree to which you agree with each statement by circling the appropriate number.

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1. Overall, I felt the module was: | **Strongly Disagree** | | **Disagree** | | **Neutral** | | **Agree** | | **Strongly Agree** | |
| [ ] Excellent |
| [ ] Very Good |
| [ ] Good |
| [ ] Fair |
| [ ] Poor |
| 1. I achieved the training objectives. | **1** | | **2** | | **3** | | **4** | | **5** | |
| 1. The instructions were clear and easy to follow. | **1** | | **2** | | **3** | | **4** | | **5** | |
| 1. The overheads were clear. | **1** | | **2** | | **3** | | **4** | | **5** | |
| 1. The overheads enhanced my learning. | **1** | | **2** | | **3** | | **4** | | **5** | |
| 1. The time allocation was correct for this module. | **1** | | **2** | | **3** | | **4** | | **5** | |
| 1. The module included sufficient examples and exercises so that I will be able to apply these new skills. | **1** | | **2** | | **3** | | **4** | | **5** | |
| 1. The instructor was knowledgeable and well-prepared. | **1** | | **2** | | **3** | | **4** | | **5** | |
| 1. The worksheets are valuable. | **1** | | **2** | | **3** | | **4** | | **5** | |
| 1. I will use the worksheets again. | **1** | | **2** | | **3** | | **4** | | **5** | |
| 1. The participants had ample opportunity to exchange experiences and ideas. | **1** | | **2** | | **3** | | **4** | | **5** | |
| 1. My knowledge/skill level of the subject matter before taking the module. 2. My knowledge/skill level of the subject matter upon completion of the module. | | **None Advanced** | | | | | | | | |
| **1** | | **2** | | **3** | | **4** | | **5** |
| **1** | | **2** | | **3** | | **4** | | **5** |
| 1. Name of Instructor:   Instructor Rating:  Please use the response scale and circle the appropriate number. | | **Response Scale:**  **5 Excellent**  **4 Very Good**  **3 Good**  **2 Fair**  **1 Poor** | | | | | | | | |
| Objectives were clear & attainable | | **1** | | **2** | | **3** | | **4** | | **5** |
| Made the subject understandable | | **1** | | **2** | | **3** | | **4** | | **5** |
| Encouraged questions | | **1** | | **2** | | **3** | | **4** | | **5** |
| Had technical knowledge | | **1** | | **2** | | **3** | | **4** | | **5** |

What was the most useful part of the training?

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What was the least useful part of the training and how could it be improved?

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