



# Talking In Class Starter Kit

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## INTRODUCTION

Welcome to the TalkingInClass.org Starter Kit!

The idea of the Starter Kit is simple: We want to make it as easy as possible for you to talk in class.

The truth is many people would love to share what they know about money with kids in classrooms across America, but they simply don't know where to begin. The Starter Kit will change that.

We'll help you find the right topic to talk about.

We'll help you know whom to reach out to -- and tell you what to say when you reach out to them.

We'll help you outline your talk so you can keep the kids' interest and your important message can come across loud and clear.

And we'll provide templates and real-life examples so you can easily take action on what you learn.

I founded TalkingInClass.org because I believe if more money-smart people share with kids what they know about money, we can dramatically improve childhood financial literacy in America. If we do that, we can change lives.

Talking in class can be intimidating, though, even to those who regularly speak in public. The Starter Kit is designed to ease those fears and that confusion and help people feel more confident about sharing what they know – and that's when the magic happens.

Let's get started!

Thank you!

Matt Schulz

Founder, Chief Financial Literacy Advocate

TalkingInClass.org

## IDEAS OF WHAT TO TALK ABOUT IN CLASS

So you've decided to talk in class? Congratulations! Now you just need to decide what to talk about.

The great news is that there is a world of options. That can be daunting, however, so your best move is to focus on what you know. Brainstorm about your own areas of expertise. Focus on the aspect of money that a) you know best and b) you think is important for kids to know about.

But remember: This isn't the time for talking about advanced economic theory. This is about the basics. You absolutely must craft your talk to appeal to the age of your audience. You wouldn't give high school seniors the same talk you'd give 5<sup>th</sup> graders. Keep it simple. Keep it focused. Keep it relatable.

Here are a few possible topics:

1. **Interest - The good and the bad:** It can be magical when it works for you in an investment, but it can be terrifying when it works against you.
2. **What's a credit card?** They make it easier to buy things and do other useful things, but if you don't use them wisely, they can get you in big, big trouble.
3. **What is a stock?** People are always talking about stocks and the stock market, but what are they? And why do people care so much?
4. **How does credit work?** If you have great credit, it can save you thousands of dollars throughout your life, but what exactly is it – and how do I get it if I don't already have it?
5. **Budgets are awesome:** You might have heard your parents talking about being on a budget, but what does that mean? How do you make one, and why do so many money experts recommend them?

## CONTACTING TEACHERS AND SCHOOL OFFICIALS

Once you have your idea, it's time to reach out to the school. If you have a great relationship with your kids' teachers and are very involved with the school, this will be easy. Simply bring up the idea of talking in class the next time you speak with the right person at the school. For others, it's not that simple. It can even be downright intimidating.

TalkingInClass.org is here to help. In the next few pages, you'll find a simple template to use for your outreach, as well as a sample letter built off the TalkingInClass.org template.

Here are a few important things to keep in mind:

- **Don't waste teachers' time:** Few people are busier than teachers, so be respectful of their time. Keep emails short, polite and to the point. Schedule meetings with clear discussion points and goals. When discussing dates and times, offer multiple specific options and be flexible. Remember: This talk is meant to make her job easier, not make her to-do list longer.
- **Pick the right teacher or school official:** This isn't about the teacher your kid likes the most or with whom you have the best relationship. This is about finding the best fit for your message. For example, when you're talking about money, a math class might be a better venue than an English class because the concepts are more likely to work with what's being taught in class.
- **Be patient when reaching out:** If you don't hear back from the teacher the first time you reach out, don't get your feelings hurt. Just try again, politely. You could also ask your son or daughter to mention it to her before or after class. The lack of response probably isn't about you. They simply have a huge to-do list and haven't found the time to get back with you yet.
- **Be patient when scheduling:** The most impactful talks are ones that complement what is being taught in class. You may need to wait to find the right time to speak to the kids. When talking with the teacher, be clear on what you want to cover, but also emphasize you're happy to speak whenever works best for her. Your flexibility will be appreciated – and will probably make it more likely that your offer to talk will be accepted.

## CONTACT LETTER TEMPLATE

Hi, [Mr. or Ms. Teacher or School Official]

Paragraph 1: Introduce yourself

I'm [Kid's Name]'s [mom/dad] and I'd like to talk to [your class/your school] about money.

Paragraph 2: Give your qualifications

[Describe briefly why you're qualified to talk about money. For example: In my day job, I'm an accountant for a large software company in Austin and I have a degree in business from the University of Texas.] I have a passion for helping kids learn more about personal finance, so I'd love to share a little of what I know about the topic with your class.

Paragraph 3: The pitch

My talk would be about [topic; such as credit cards or interest or saving money]. It's a basic concept, but it's an important one to understand whether you're 8 or 80. Of course, it can also be a dry topic, so I'll do my best to keep my talk relatable and fun and even take some questions from the kids.

Paragraphs 4 and 5: The close

These discussions are most impactful when they dovetail with the lessons being taught in class, so I'm happy to talk whenever it fits well with your lesson plan. Or if you'd prefer another money-related topic, we can certainly discuss that, too.

Would you have 15 minutes to chat about this sometime this week?

Thank you,  
[Your Name]

## **SAMPLE CONTACT LETTER**

Dear Ms. Sanchez:

I'm Jane Doe's dad and I'd like to talk to your class about money.

I'm an accountant at a software company here in Austin, but I'm also a bit of a money geek and have a personal finance blog that I maintain in my spare time. I have a passion for helping kids learn more about money, so I'd love to share a little of what I know about the topic with your class.

My talk would be about interest and how it can be both good and bad. It's a basic concept, but it's an important one to understand whether you're 8 or 80. Of course, it can also be a dry topic, so I'll do my best to keep my talk relatable and fun and even take some questions from the kids.

These discussions are most impactful when they dovetail with the lessons being taught in class, so I'm happy to talk whenever it fits well with your lesson plan. Or if you'd prefer another money-related topic, we can certainly discuss that, too.

Would you have 15 minutes to chat about this sometime this week?

Thank you,  
[Your Name]

## **PREPARING FOR YOUR TALK**

Public speaking – even to a class of kids – can be intimidating, especially if you’ve never done it before. That makes preparation important.

A simple outline of what you want to say can be crucial to helping you feel comfortable in front of the class. In the next few pages, you can find a template to use for your outline, as well as the exact outline I used in giving my first talk.

Of course, kids also get bored and distracted easily, so this shouldn’t be a lecture. You’re not giving a TED Talk or addressing Congress; you’re talking to school kids. The more fun and relaxed it can be, the better. The best way to accomplish that is to do a practice run or two, using your outline to guide you. A practice run will give you a feel for whether your chat is too long or too short and help you work through how to say certain things in the most effective, simplest way possible.

And remember: You’re the expert. Public speaking is way less scary when you know your material really well, and that should definitely be the case for these talks. You’re just telling kids about a simple topic that you already know inside and out, so relax and have a great time.

## OUTLINE TEMPLATE

Each presentation should consist of four basic pieces:

- PART I: A brief introduction
  - Who you are
  - What you're going to talk about and why it matters
- PART II: Real-life, relatable examples of the topic
  - Turn the concept that you're discussing into something real and understandable by connecting it to something meaningful and relatable to the kids
  - Personal anecdotes are extremely effective here
  - The examples should change based on the grade level you speak to. High school seniors' likes and wants can be far different from those of 5<sup>th</sup> graders
- PART III: A simple takeaway of what you'd like them to remember from the conversation
  - What's the single most important thing you want the kids to remember from your talk? Spell it out in a sentence or two.
  - Keep it very, very simple. Kids' attention spans are short. Respect that and get straight to the point.
- PART IV: Any questions?
  - Kids are smart and inquisitive. They will have them.
  - Kids' questions can be unpredictable. No one expects you to know everything about everything, so if a question isn't relevant or in your area of expertise, don't be afraid to say.

That's it. There's no need to overthink it. And remember that this should just be an outline, not a script. If you go into the classroom and just read off a script, the kids will tune you out and the important message you're delivering will be completely lost.

## SAMPLE PRESENTATION OUTLINE

Here's the exact outline I wrote for my son's class. Yours doesn't have to be this detailed. The goal is to get the basic structure of what you want to say and when.

- I. Intro
  - a. My job is to help people be smart about their money -- specifically credit cards. I talk to reporters from TV, newspapers and websites
  - b. Y'all have studied debit cards & credit cards. What's the difference?
    - i. With debit and checking accounts, you're taking real money from an account that you have; with credit, the bank is saying "Here's the extra money that you can spend. But if you don't pay it all back every month, we'll make you pay extra."
  - c. Anecdote about a teachable moment with my son at Target
- II. Real-life relatable examples
  - a. Say you want to buy an Xbox; they're about \$250: If you buy it with a credit card and only pay the least amount that you have to each month, it'll take you about a year and \$30-35 in interest
  - b. Let's make it an iPhone; the iPhone 7 is \$650: If you buy it with a credit card and only pay the least amount that you have to each month, it'll take you about 3 years and more than \$200 in interest
- III. The big takeaway: Spend less money than you have
  - a. Sounds simple, right? It's not. I had to learn it the hard way.
  - b. A credit card lets you spend more money than you have, but you don't have to use it that way. (Save your money, buy something with the card and then pay it off with the saved cash.)
  - c. A debit card lets you spend all the money that you have. Say you have \$250 in your checking account and you REALLLLLY want that Xbox. You can still buy it. You just won't have any money left over to buy food, which is kind of a big deal.
  - d. Less than you have = less than your net income, not gross income
    - i. What's the difference between gross and net income?
    - ii. If you don't know the difference, you can spend way too much
    - iii. Millions of adults make that mistake every day
- IV. Any questions?

## AFTER TALKING IN CLASS

You did it! Congratulations!

Here are a few things to consider now that you've talked in class for the first time:

1. **Say thanks:** In the day or so after your talk, shoot the teacher an email thanking them for the opportunity. Keep it short, simple and polite, but be sure to send it. Little gestures like this can mean a lot.
2. **Consider doing it again:** Now that your first talk is behind you, there's no reason you can't do more. Reach out to another teacher or another school. You could even propose addressing the entire school. Or if you'd prefer, there are plenty of other venues for these talks, such as a local Boys and Girls Club, a senior center or a local library. Research these options in your local area. They'd be happy to have your help.
3. **Share your experience with TalkingInClass.org:** We'd love to hear about your talk. Drop us a line to tell us what went well and what didn't go so well and we may share it at TalkingInClass.org. (We'd also love to see photos. However, if kids are easily identifiable within those photos, we won't post them unless we have the kid's parents' permission to do so. We're very sensitive about that.) We'd also love for you to post about your experience in social media or on your own blog. Your stories can help inspire people to talk in class in the future and can offer real, practical advice that can help people feel more at ease, have more fun and be more effective when they talk in class.

Thank you!

Good luck and  
have a great time  
talking in class!