



AFCPE *Association for*
FINANCIAL COUNSELING • PLANNING • EDUCATION

Welcome!!!!

Extension Pre-Conference

Wednesday: November 17, 2010

Denver, Colorado



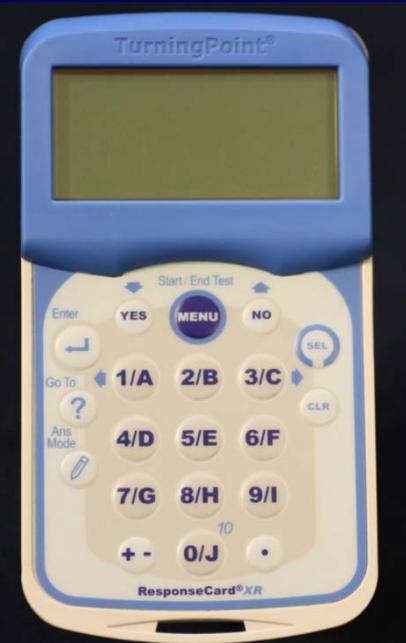
MONTANA
STATE UNIVERSITY

EXTENSION

1

Mountains & Minds

Using Response Clickers for Audience Feedback & Interactivity

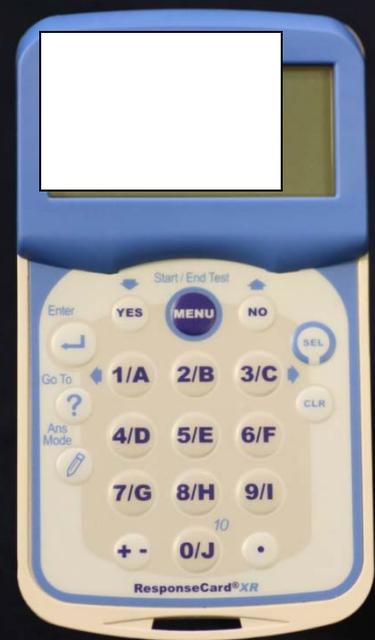


Marsha A. Goetting

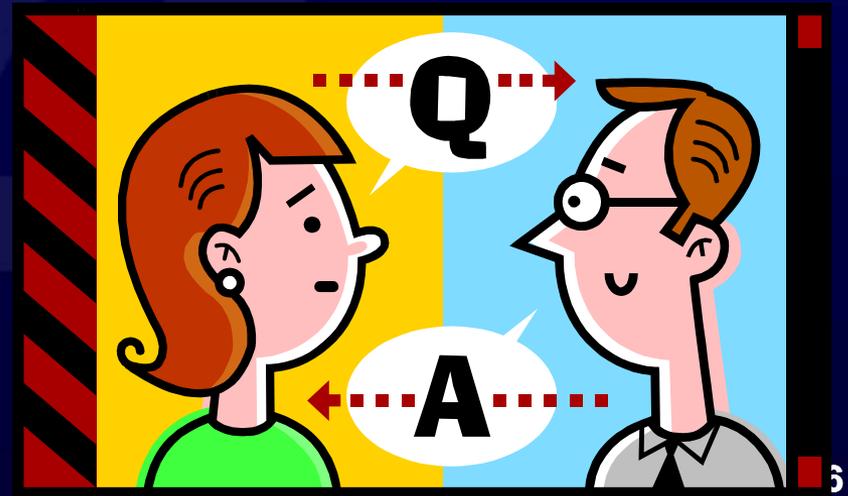
Ph.D., CFP[®], CFCS

- Professor & Extension Family Economics Specialist
- Department of Agricultural Economics & Economics
- Montana State University

To avoid
“germs” of
previous user
use alcohol
swab to clean
your response
clicker



Some presenters will ask questions throughout the pre-conference. You respond with your clicker

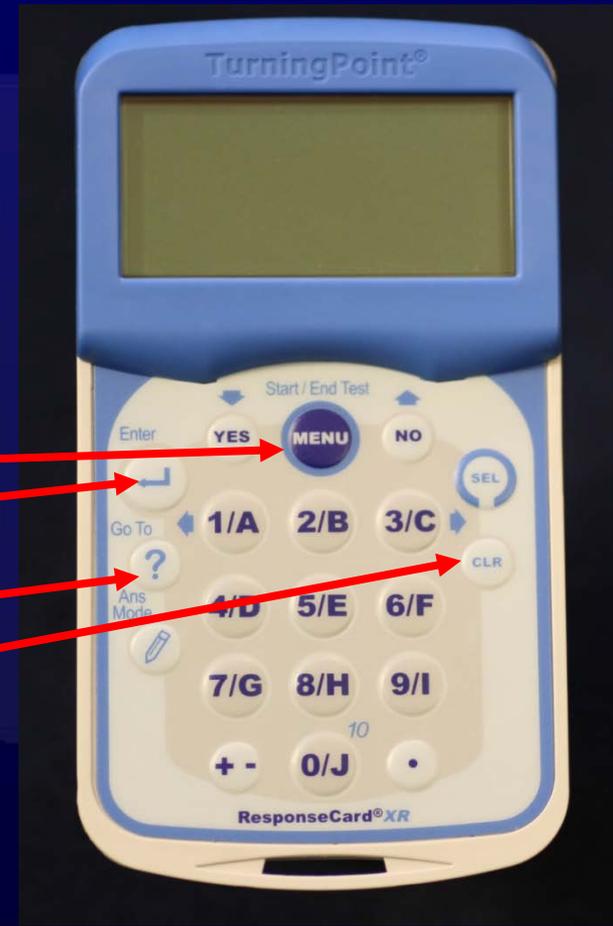


Together
let's learn
how to use
this type of
response
clicker



Using Response Clicker

- Is already **ON**
- Don't press these buttons
 - Menu
 - Enter
 - Go to
 - Clear



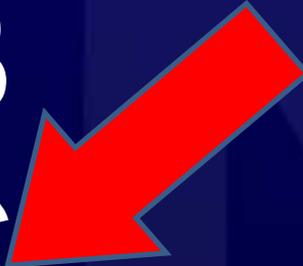
Press 3/C on your clicker What appears?????

1/A

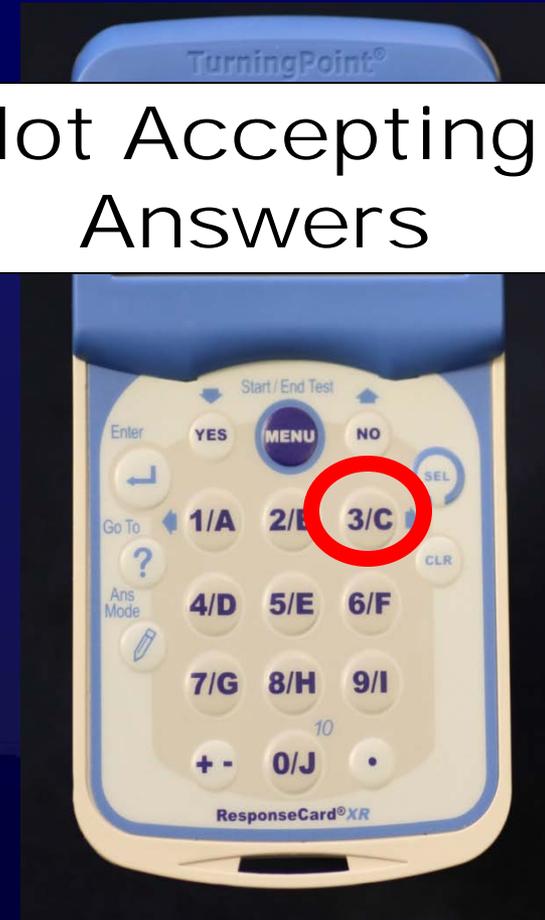
2/B

3/C

4/D

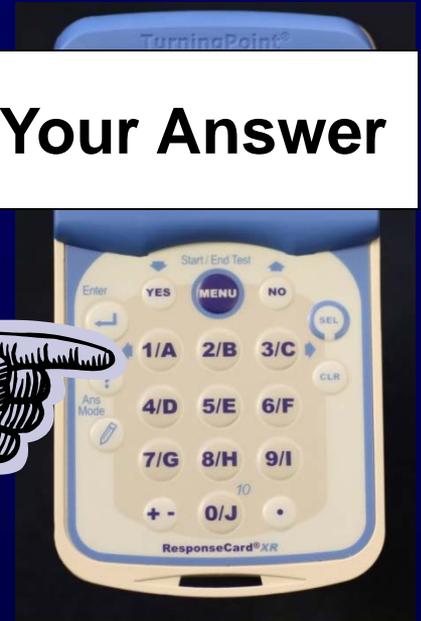
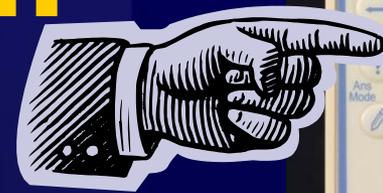


Not Accepting
Answers



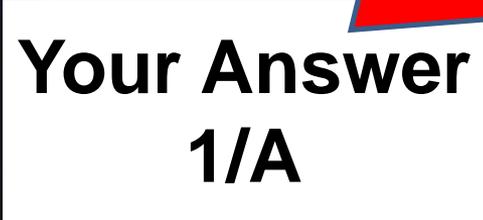
When you answer a question, your response shows on your clicker screen

Your Answer

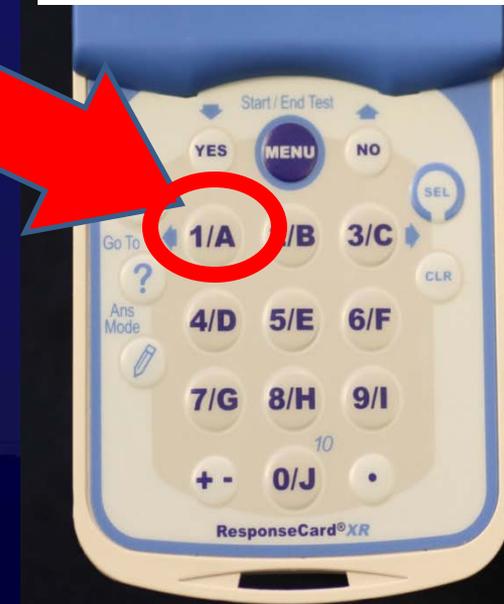


Screen shows your answer

- 1/A
- 2/B
- 3/C
- 4/D



Your Answer
1/A



Must respond before end of time

6



MONTANA
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12

Mountains & Minds

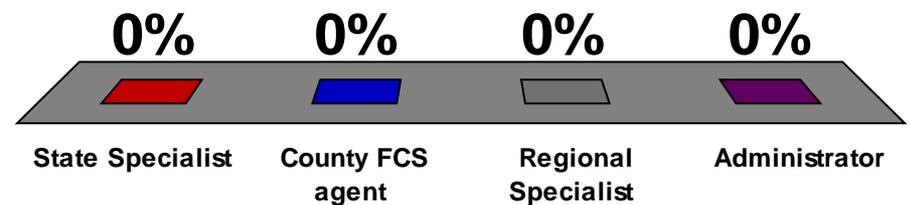
**Ready
On your mark,
Get set,
Go!!!!!!**



**Answer your first
question**

What *best* describes your position?

1. State Specialist
2. County FCS agent
3. Regional Specialist
4. Administrator

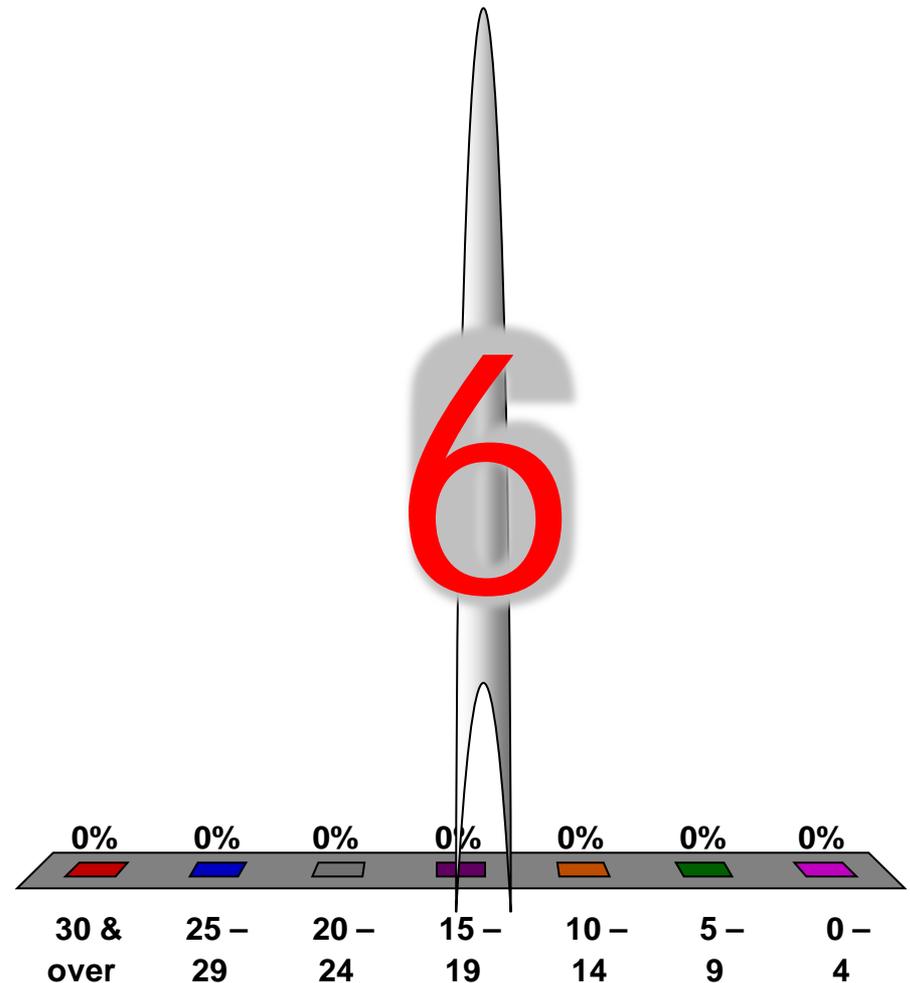


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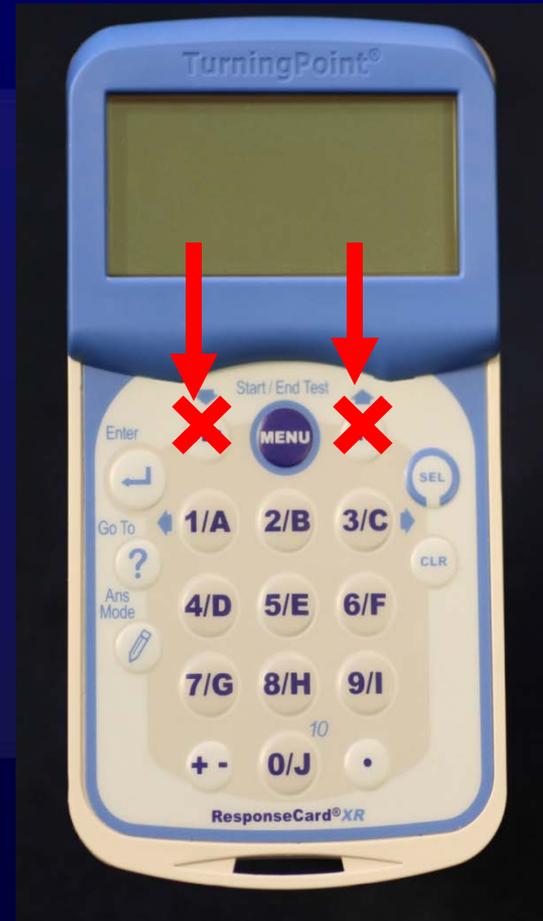
Number of years employed by Extension (*include time in other states*)

1. 30 & over
2. 25 – 29
3. 20 – 24
4. 15 – 19
5. 10 – 14
6. 5 – 9
7. 0 – 4



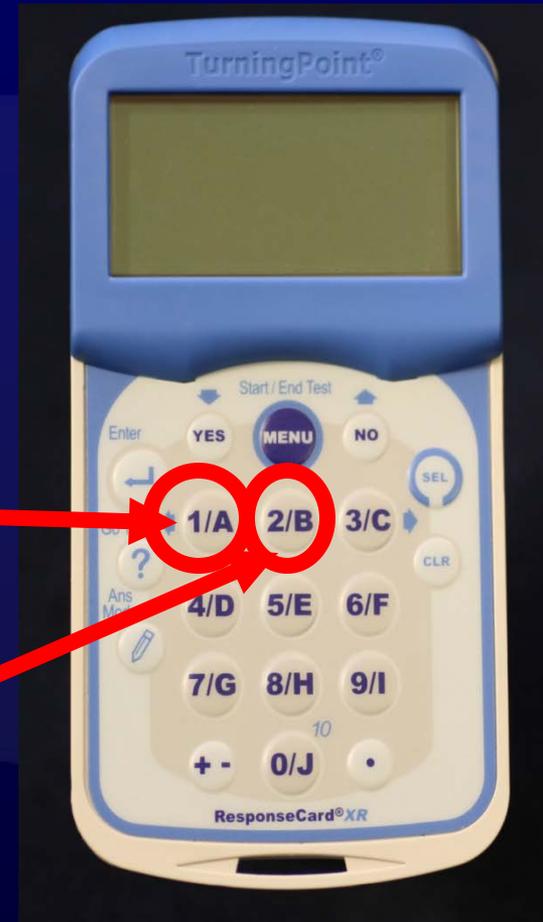
Yes or No Questions

- Do not use these keys:
 - “Yes” or
 - “No”



Yes or No Questions

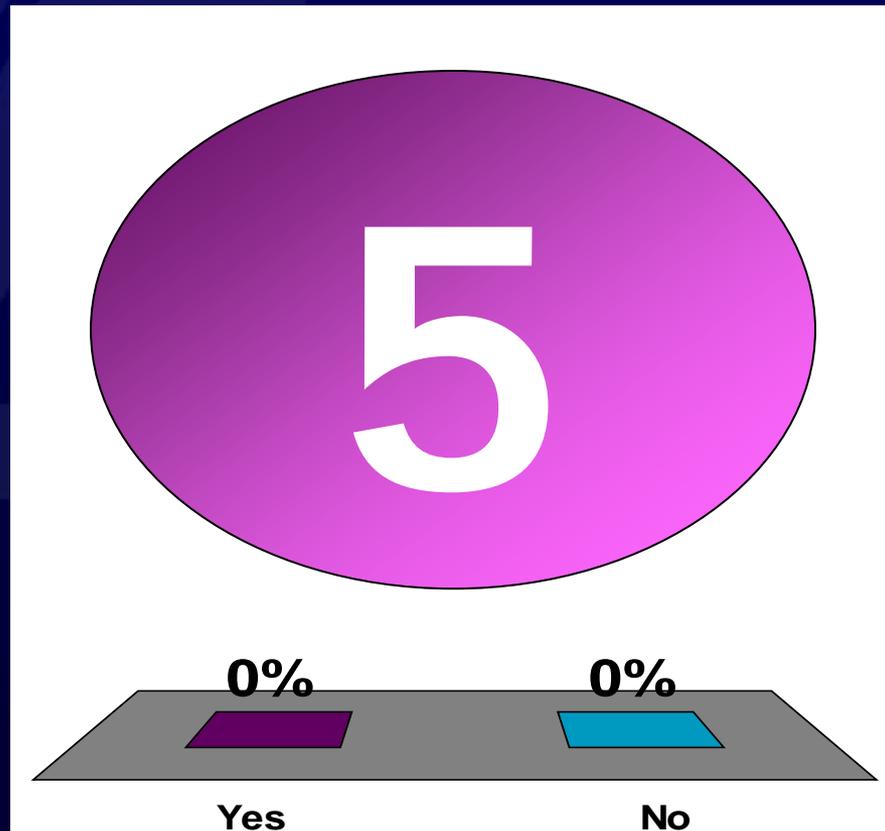
- Use
 - 1, if yes
 - 2, if no



Have you used response clickers before this preconference?

1. Yes

2. No



HINT: *To use response clickers effectively*

- Don't stand in front of your computer to move from slide to slide!!!!!!!!!!



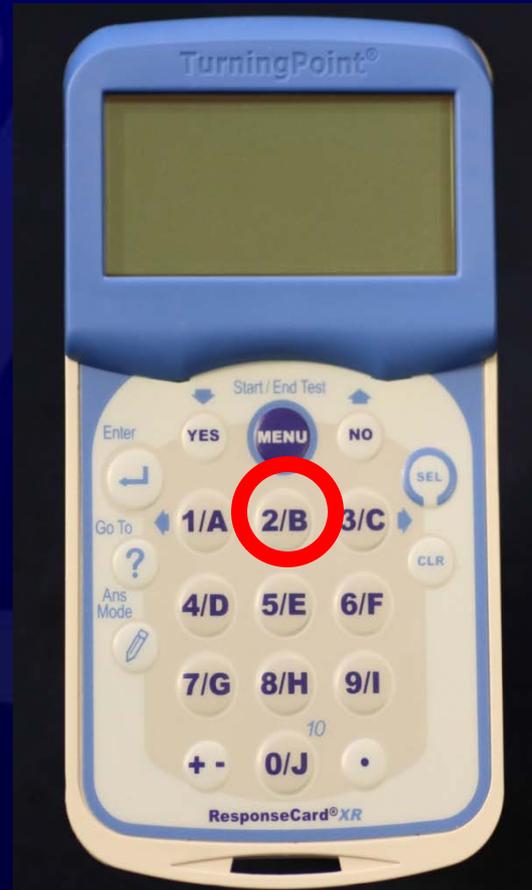
HINT: *To use response clickers effectively*

- Purchase a wireless remote “presenter”



What if I entered wrong answer? Last response counts

- 1/A
- 2/B
- 3/C
- 4/D



What if I entered wrong answer? Last response counts

- 1/A
- 2/B
- 3/C
- 4/D

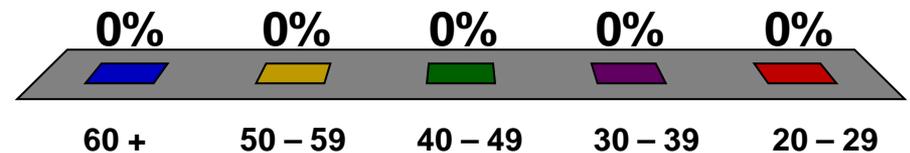


Your Answer
4D



Practice: Your Age?

1. 60 +
2. 50 – 59
3. 40 – 49
4. 30 – 39
5. 20 – 29



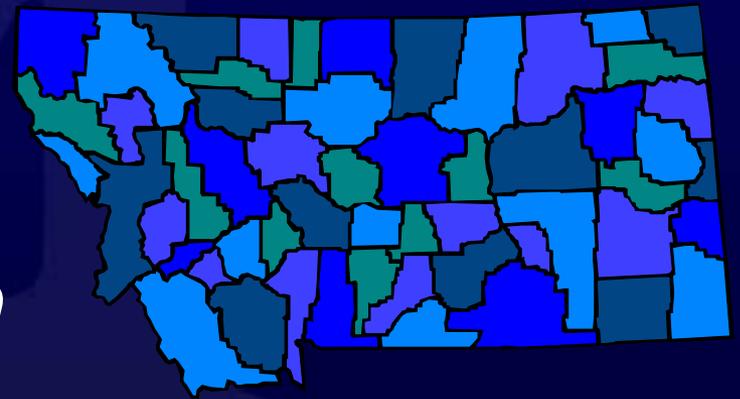
Using Clicker

- You are anonymous
- No one knows your answers
- So click away when asked questions!!!!!!



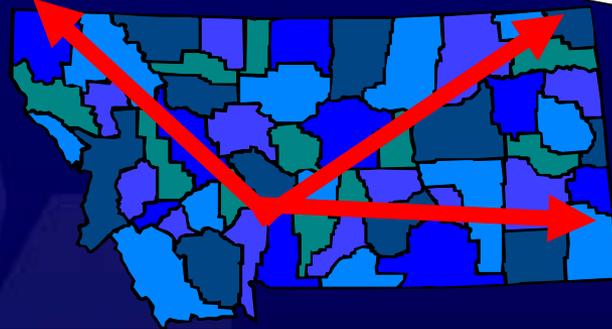
Think You Know Who
Receives Your Property
When You Pass
Away??????

...*Think Again*



Estate Planning Sessions

8 hrs



Total Programs 2008-2009	Total Participants
101	3,316

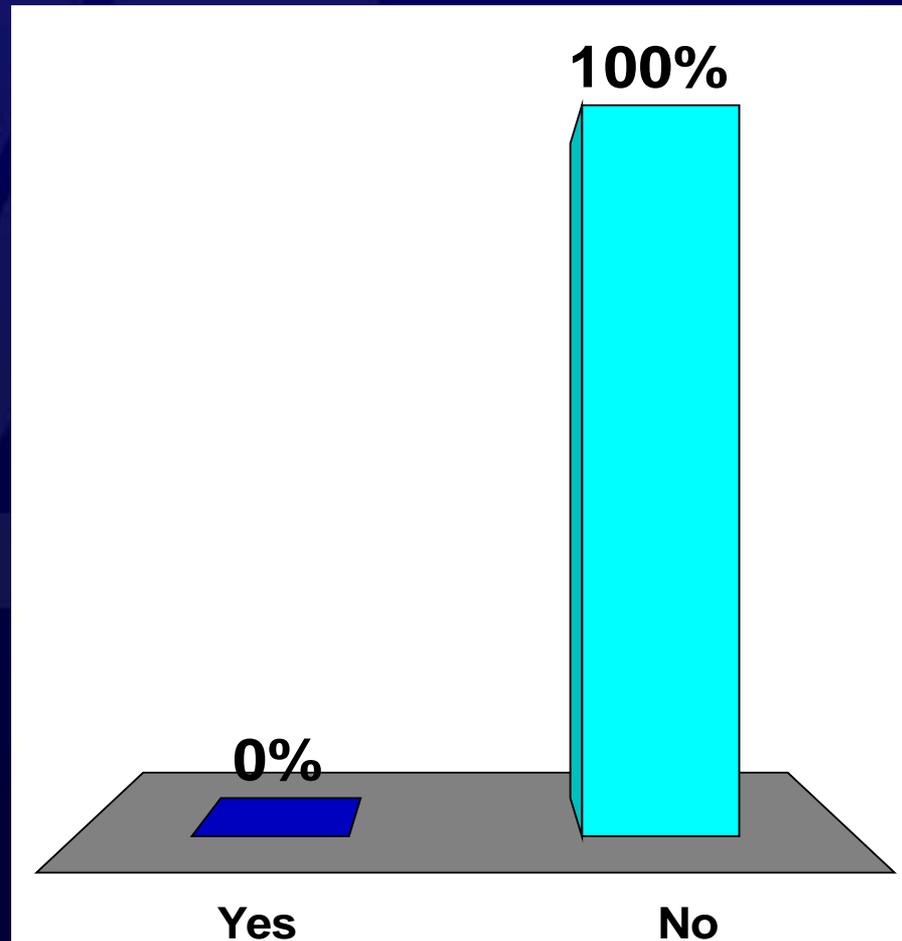
**Think You Know Who
Receives Your Property
When You Pass
Away?????
...*Think Again***

Polson April 27, 2010

Do you have an estate plan?

1. Yes

2. No



What % of deceased person's estates paid federal estate tax? (2008)

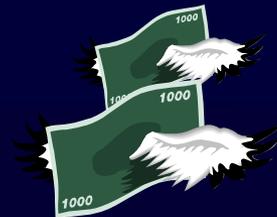
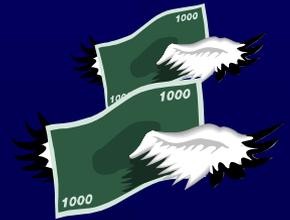
1. 100%
2. 75%
3. 50%
4. 25%
5. 10%
6. 1%

Federal Estate Tax

- 2008 about 1%

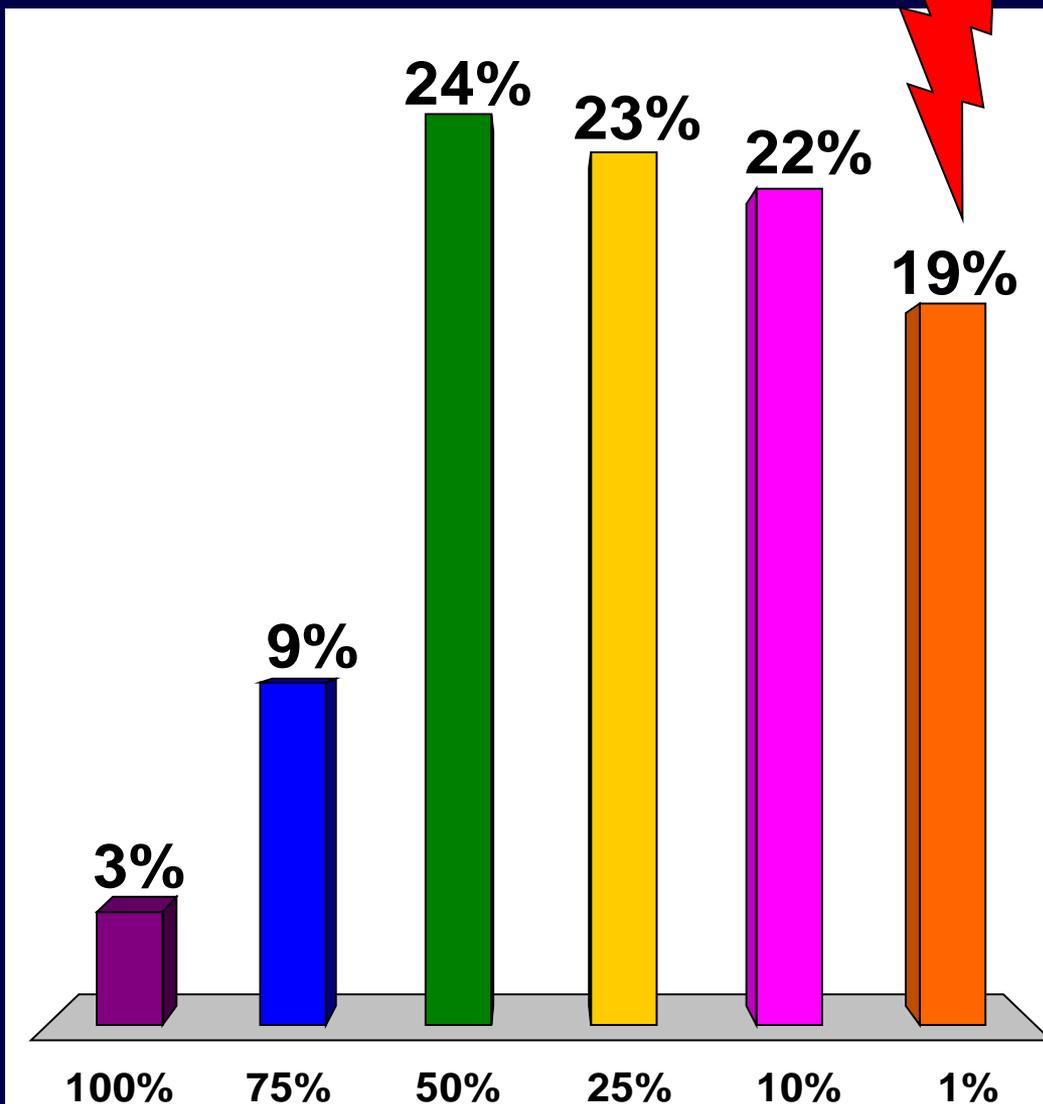
❖ 0.01091

❖ 88 paid in Montana



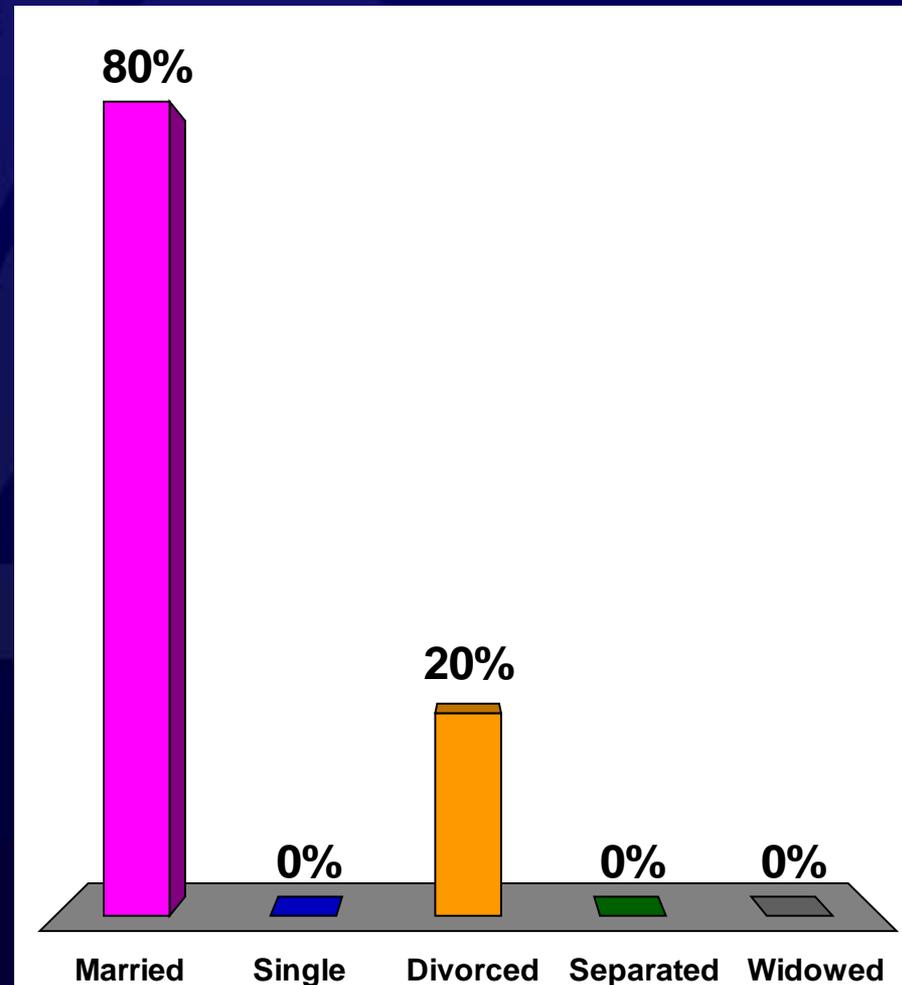
What % of deceased person's estates paid federal estate tax? (2008)

Montana Votes



Practice: At this point in time are you?

1. Married
2. Single
3. Divorced
4. Separated
5. Widowed



Contract: Life Insurance



• **Bill**



• **Vere**



Beneficiary

- Bill has \$100,000 life insurance policy
- Designates Vere as his primary beneficiary



Bill Writes Will

- *“I bequest all life insurance proceeds to my son, Chris Shelton.”*



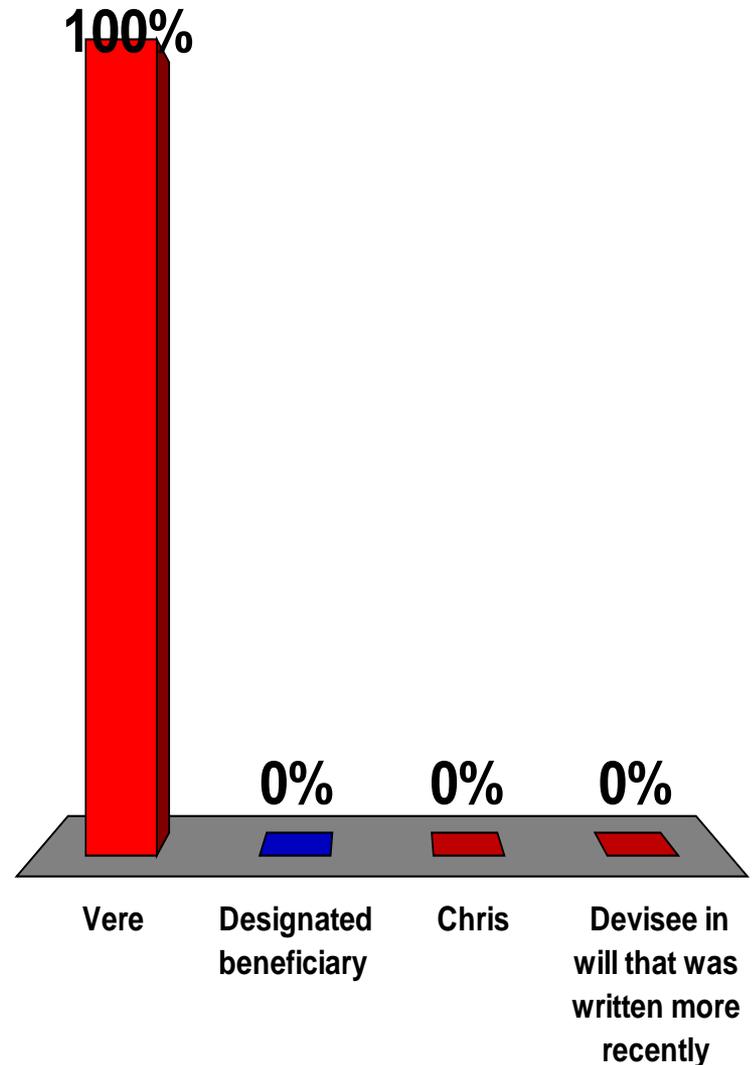
Who gets \$100,000?

1. Vere

- Designated beneficiary

2. Chris

- Devisee in will that was written more recently



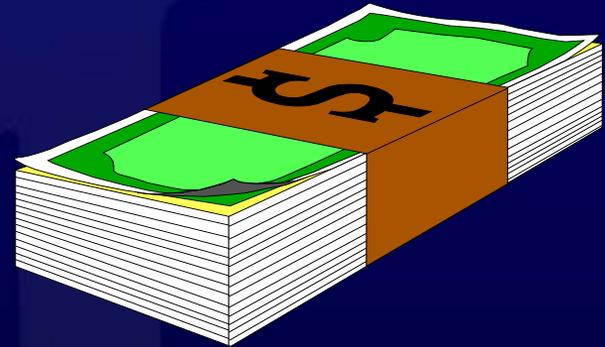
\$100,000 Life Insurance Proceeds

- *Vere*

- Why?

- Contract

- Vere is designated as beneficiary on form



Forms of Property Ownership



- Sole ownership
- Joint tenancy with right of survivorship
- Tenancy in Common



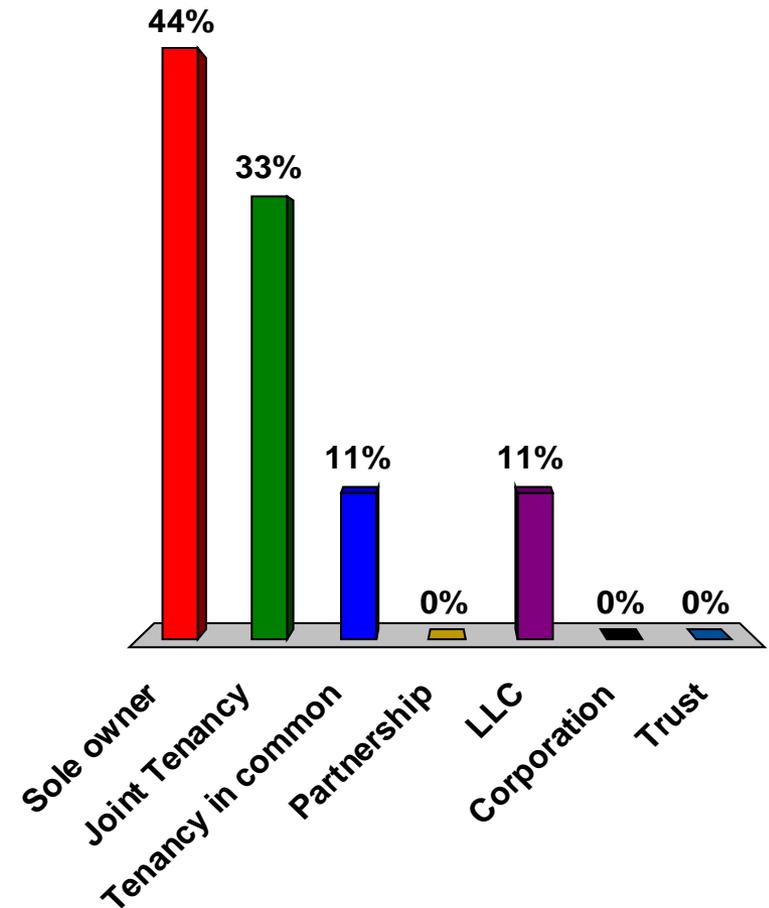
Forms of Business Arrangements



- Sole proprietorship
- Partnership
- Limited Liability Partnership
- LLC
- S corporation
- C corporation

How is your land titled?

1. Sole owner
2. Joint Tenancy
3. Tenancy in common
4. Partnership
5. LLC
6. Corporation
7. Trust

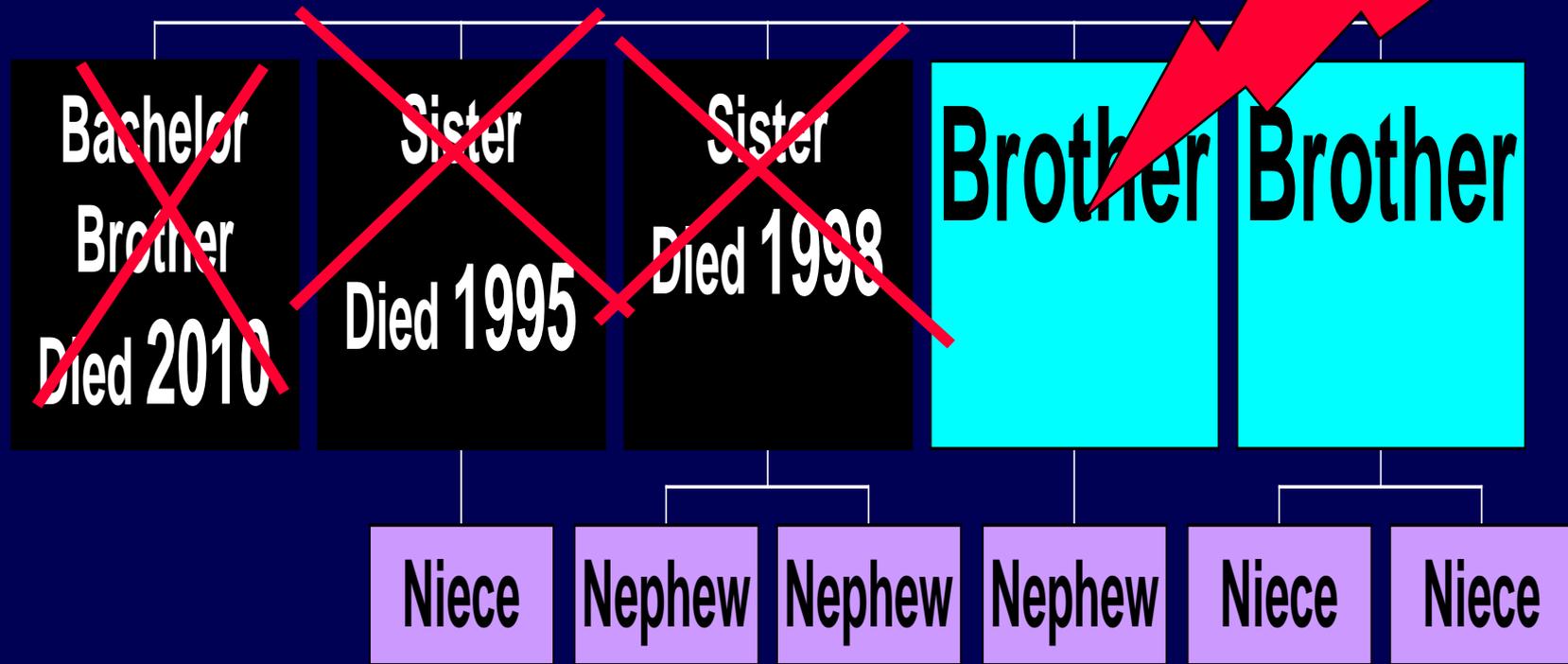


Sole Ownership/Sole Proprietorship

- Property in one person's name only



What fraction (if any) will brother receive?

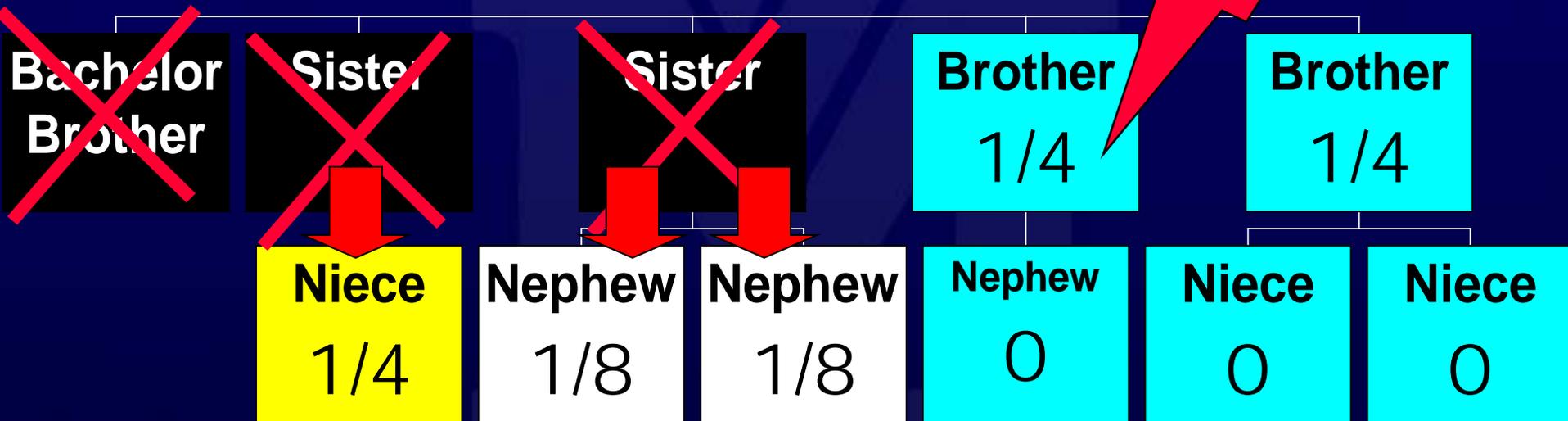


No Written Will

What fraction (if any) will brother receive?

1. All
2. $\frac{1}{2}$
3. $\frac{1}{4}$
4. None, all goes to Montana

Division of property

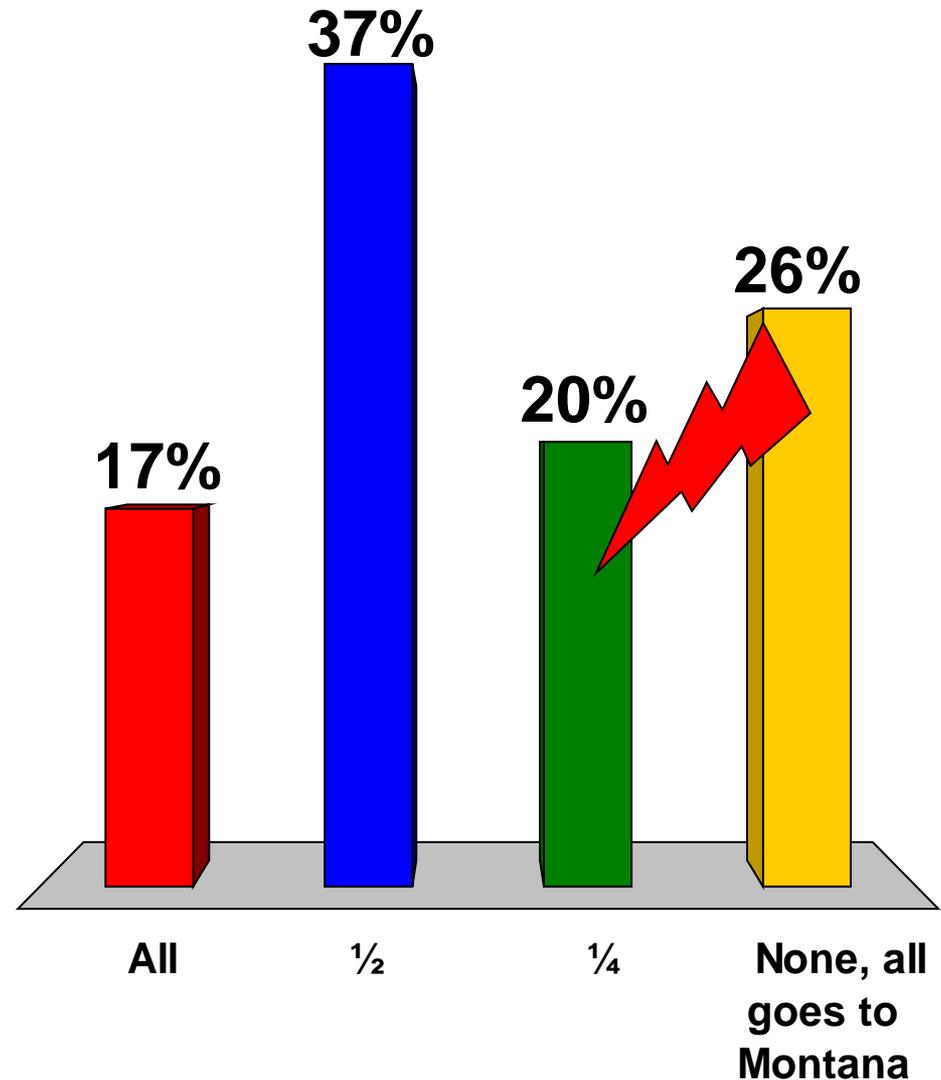


Right of Representation

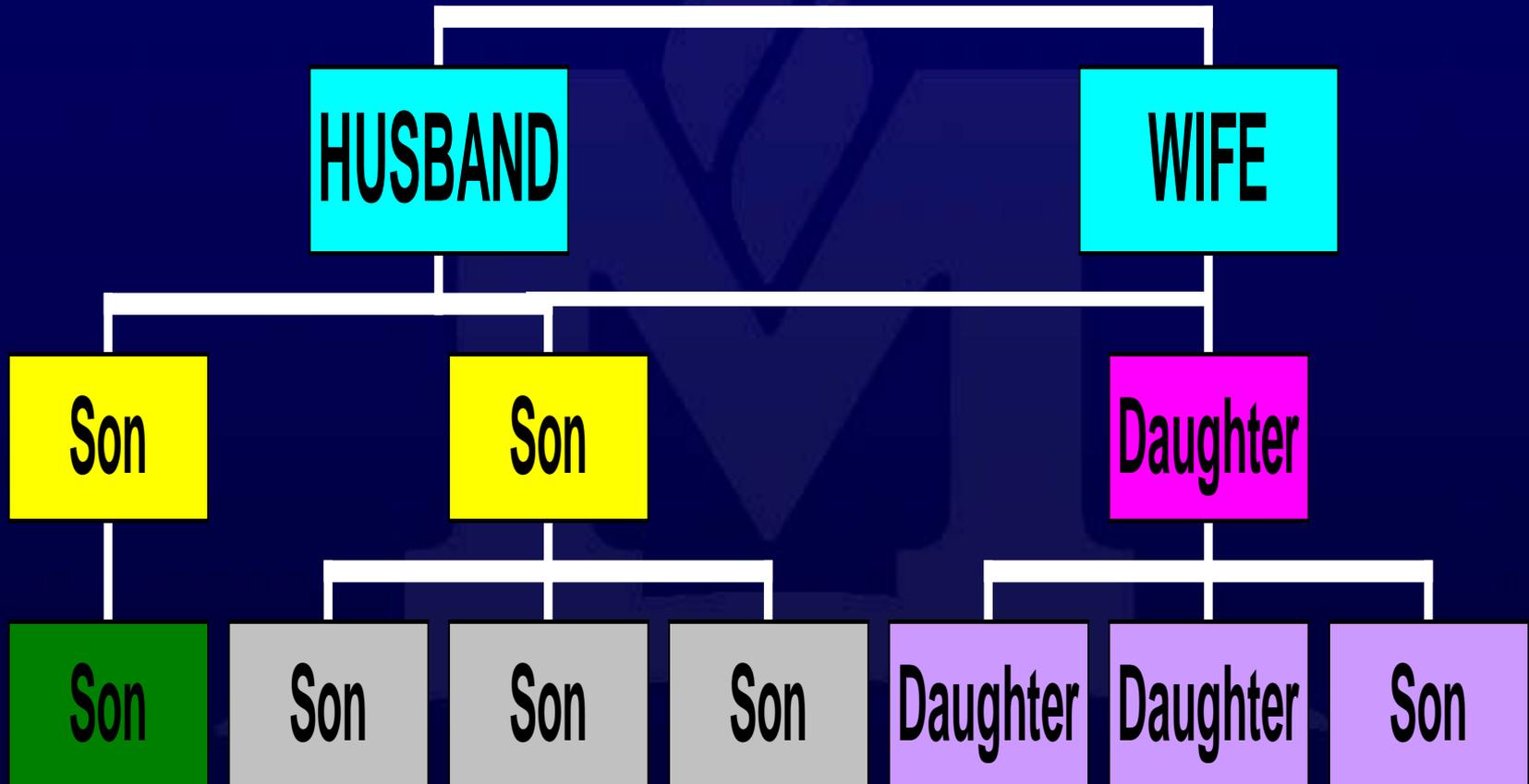


What fraction (if any) will brother receive?

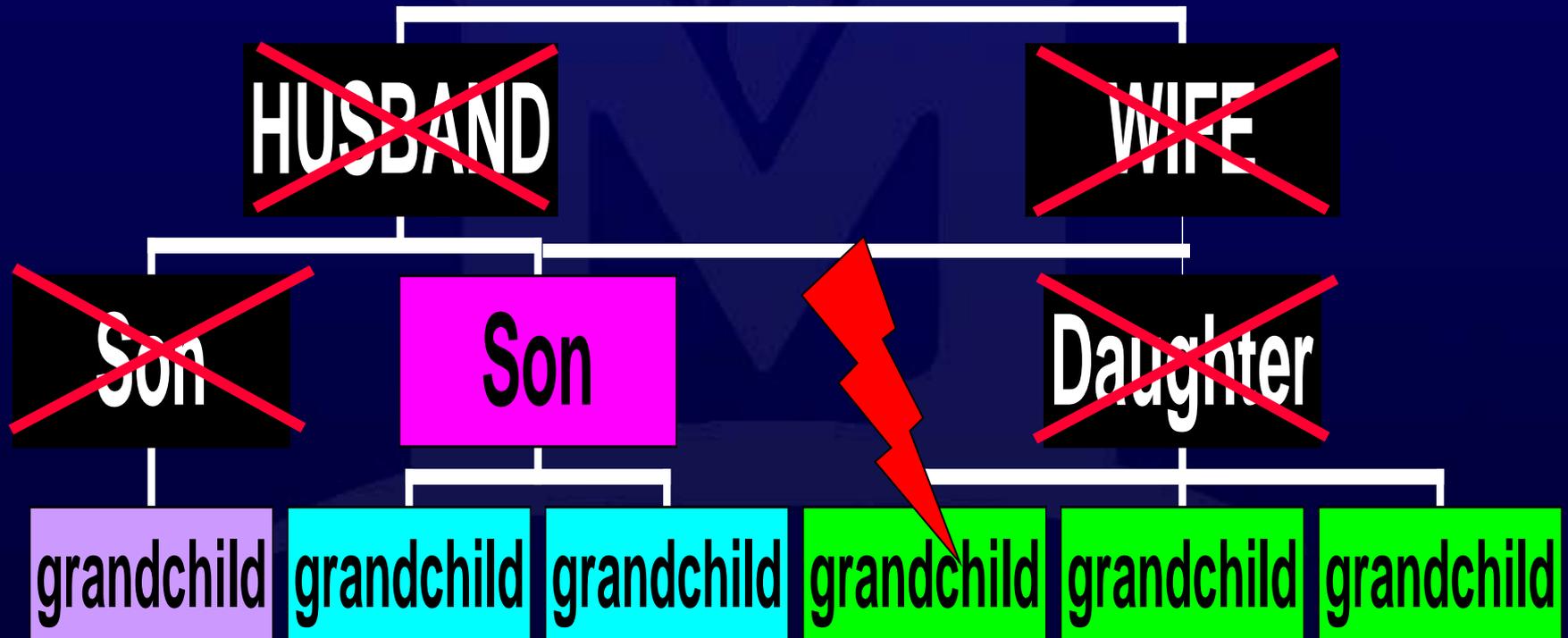
1. All
2. $\frac{1}{2}$
3. $\frac{1}{4}$
4. None, all goes to Montana



Three Generations



What fraction, if any, does grandchild receive?



What fraction, if any does grandchild receive?

1. None

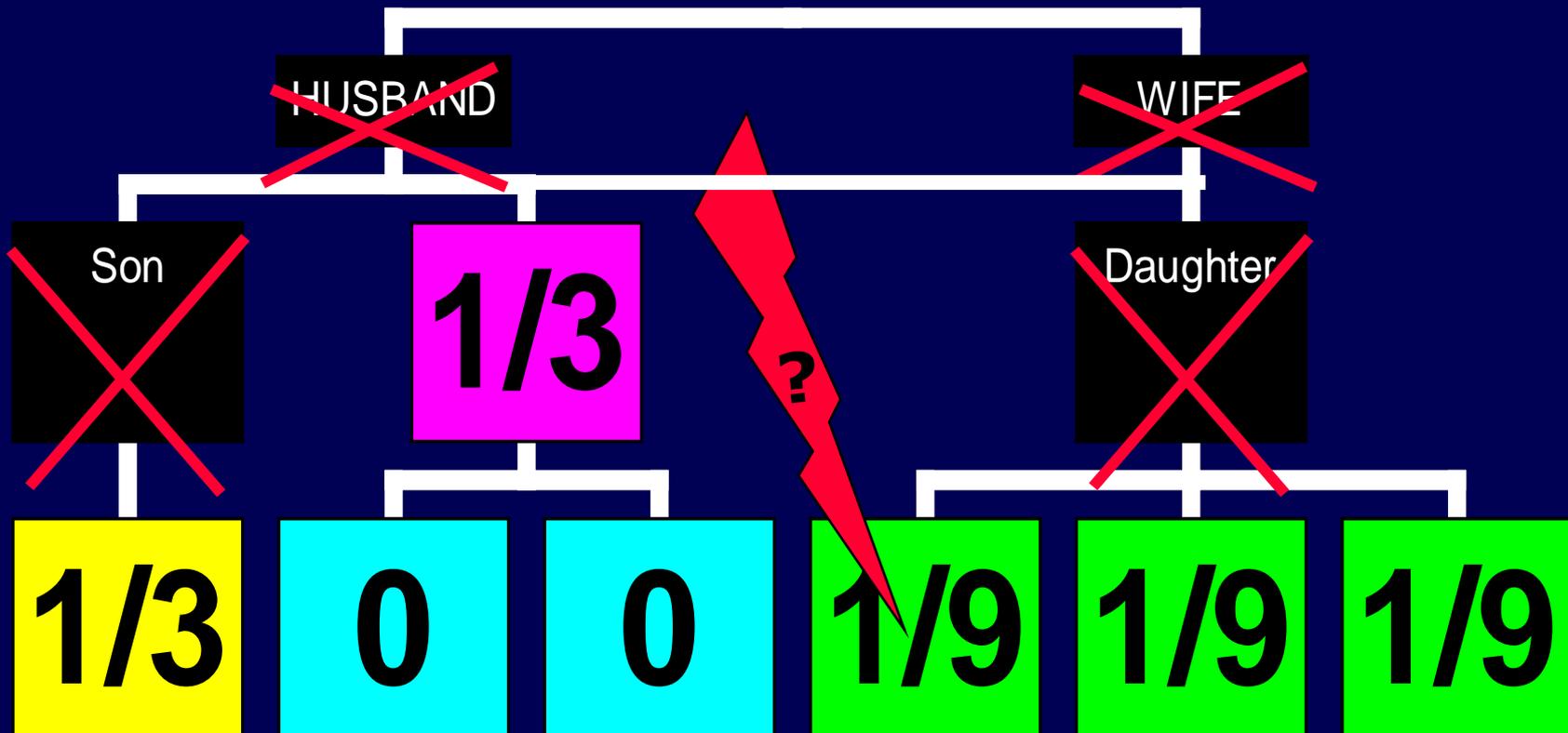
2. $1/3$

3. $1/6$

4. $1/7$

5. $1/9$

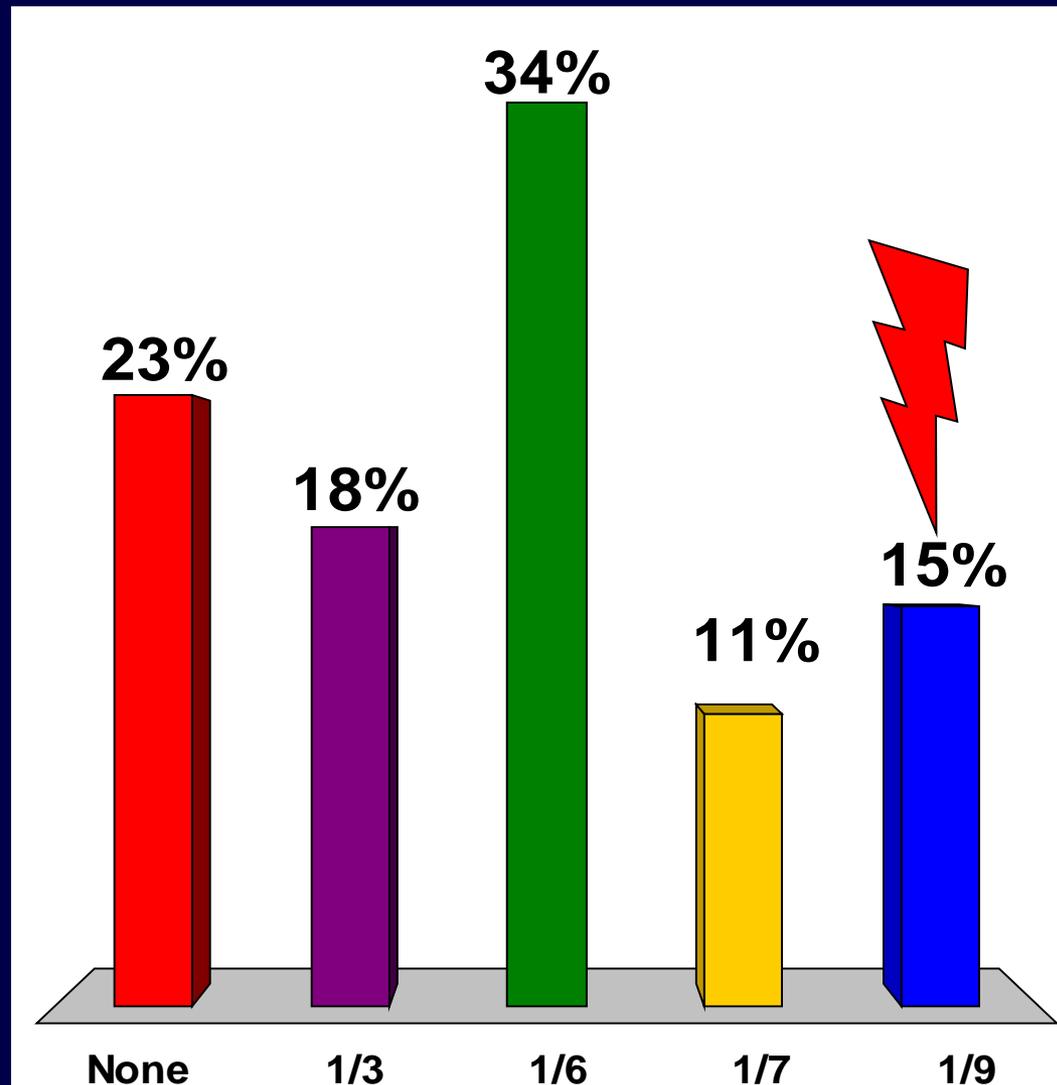
Survivors : One child & grandchildren



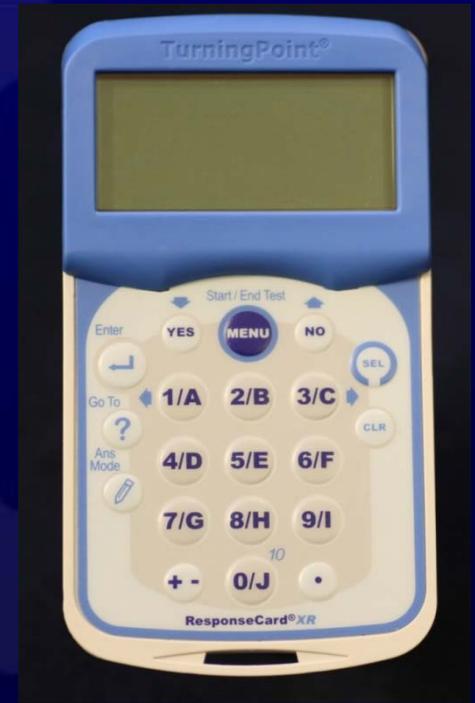
Right of Representation

What fraction (if any) does the grandchild receive?

1. None
2. $1/3$
3. $1/6$
4. $1/7$
5. $1/9$



Benefits of Utilizing Response Clickers



Learn about audience

- Presenter discovers demographics of audience & can share appropriate examples
 - Age
 - Marital Status
 - Number of children

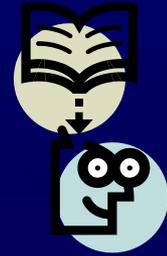


Questions



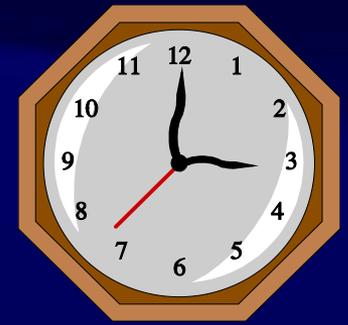
- Enhance content
 - Questions based on what you teach
- Requires people to “think”

Discover “what’s known”



- Shows participants
 - he/she is as *smart* as everyone else
 - he/she lacks knowledge (*just like others in audience*)

Time priority



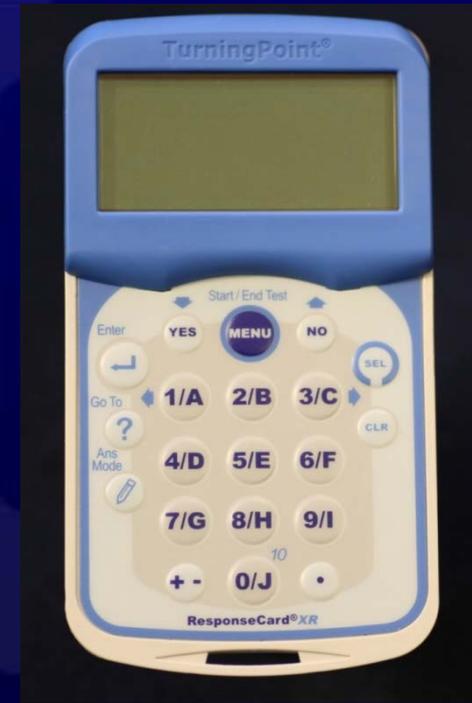
- Spend more time on topics that participants have limited knowledge
- Move on to new topics

Audience involvement

- They like giving answers
- Participant is anonymous
- Clickers are fun to use



Utilizing *Response Clickers for Evaluation purposes*



Clickers to find out Actions Taken

- Determine what you want participants to “do” as a result of your program



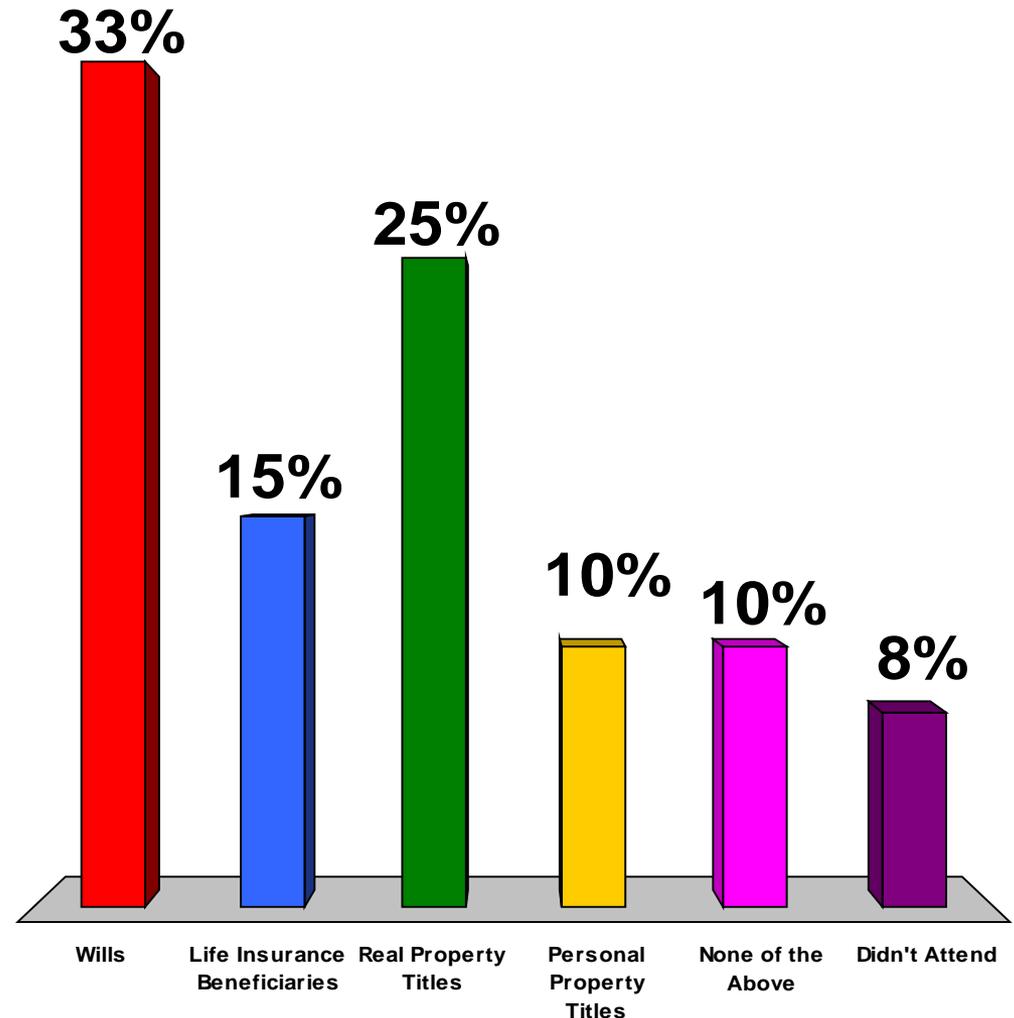
Follow up meeting



- Ask questions about what they accomplished
 - They click on actions taken

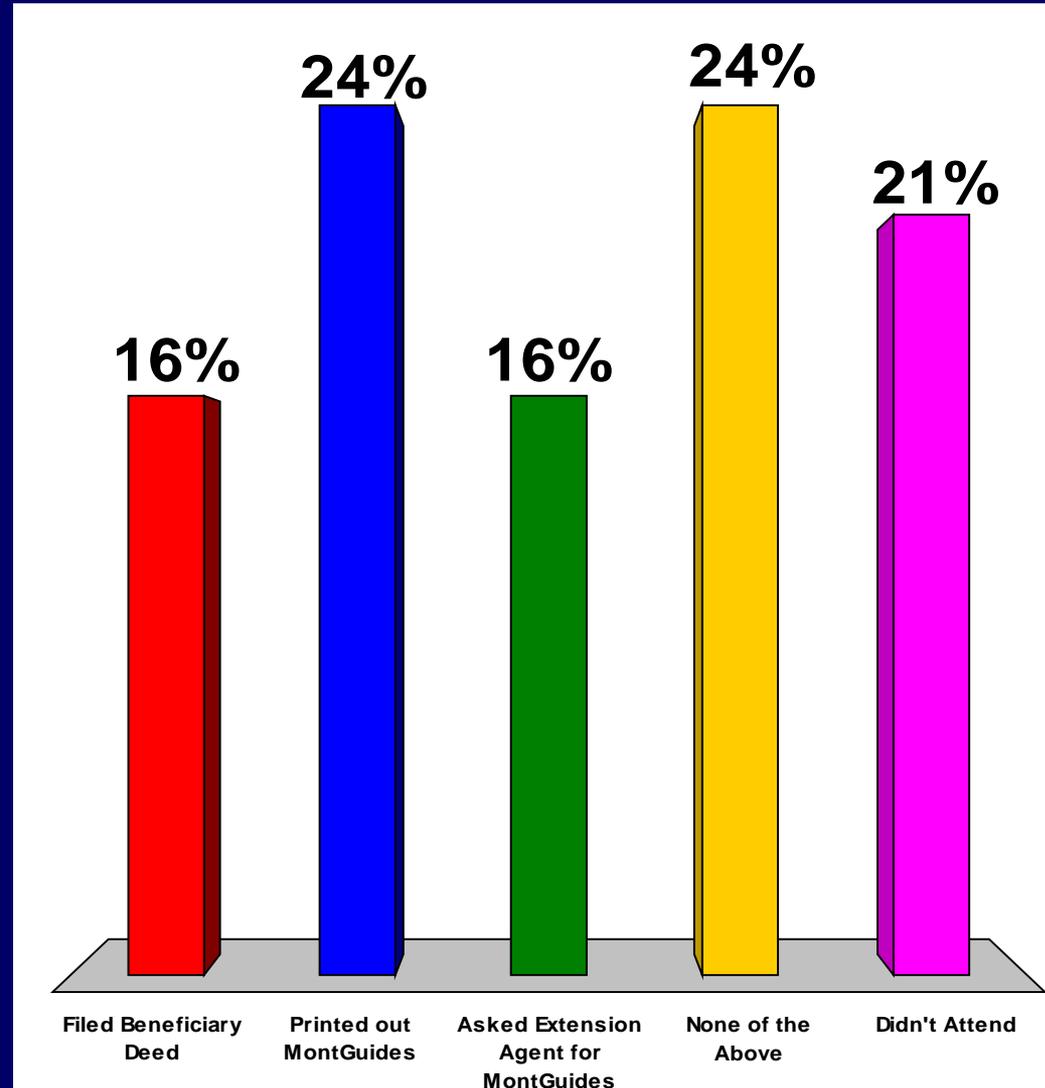
Since the last meeting I reviewed my:

1. Will
2. Life insurance beneficiaries
3. Real property titles
4. Personal property titles
5. None of above
6. Didn't attend



Since the last meeting I reviewed my:

1. Filed beneficiary deed
2. Printed out MontGuides
3. Asked Extension Agent for MontGuides
4. None of above
5. Didn't attend

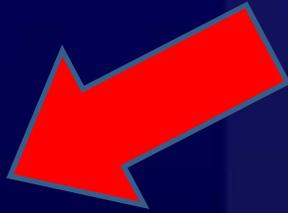


Multiple Answers on the Clicker Key Pad

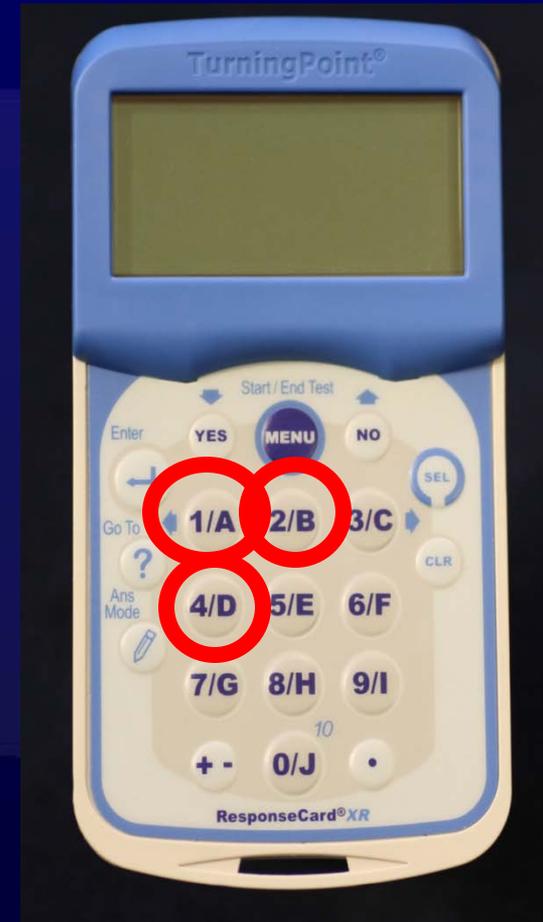
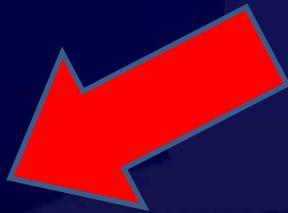
- 1



- 2



- 4



Screen appearance

- Then Click Enter



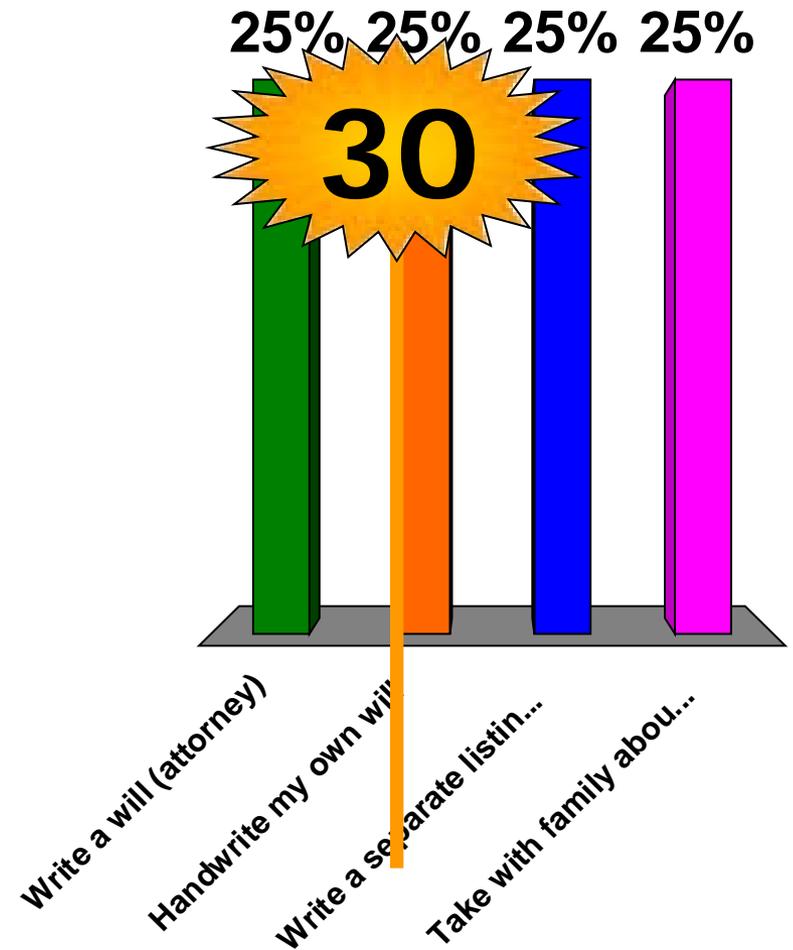
No Follow up meeting?

- Ask participant's *"intent"* about taking actions in the future



After this meeting I intend to: Check all that apply

1. Write a will (attorney)
2. Handwrite my own will
3. Write a separate listing of personal property
4. Take with family about estate planning



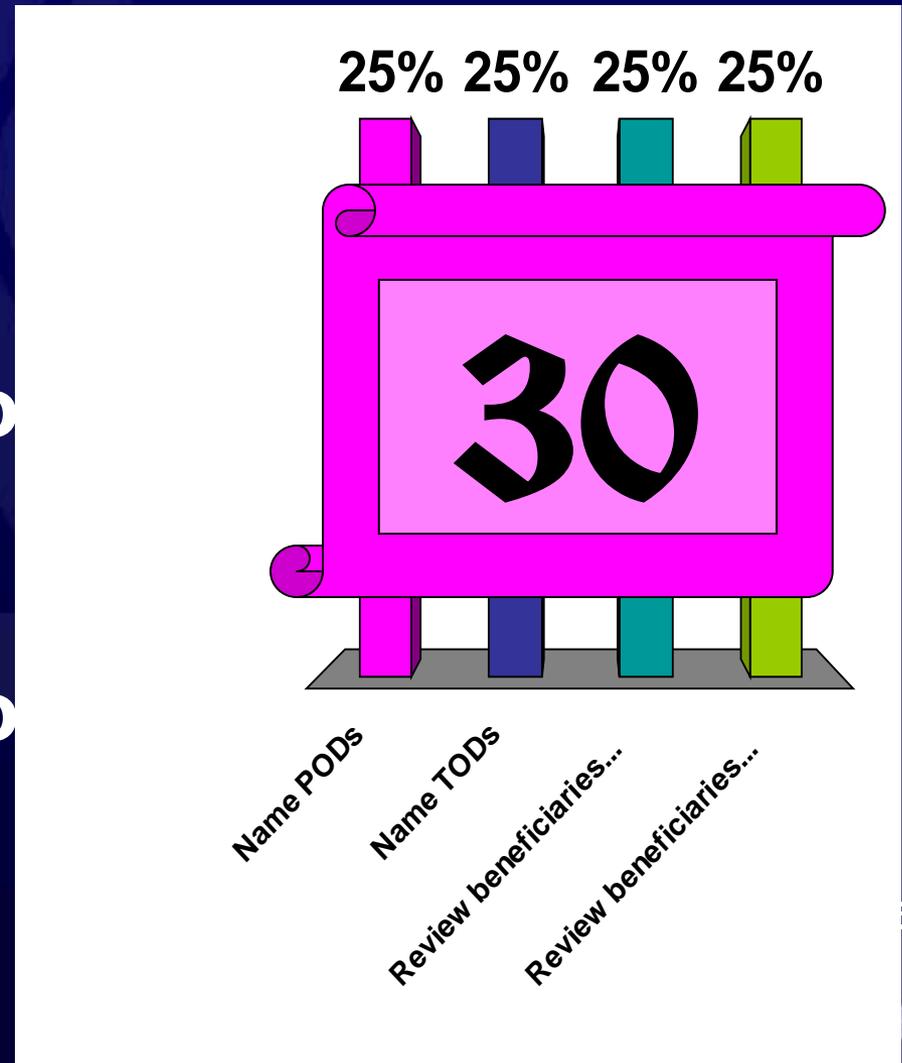
After this meeting I intend to: Check all that apply

1. Name PODs
2. Name TODs
3. Review beneficiaries of my IRAs
4. Review beneficiaries of my life insurance



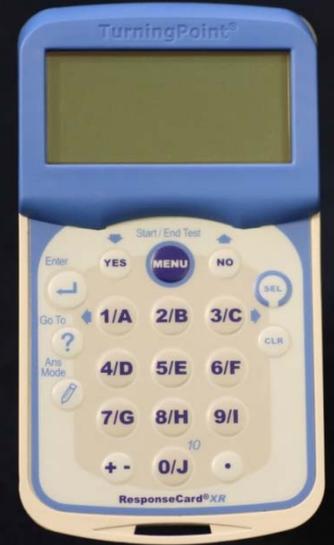
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Let's Check

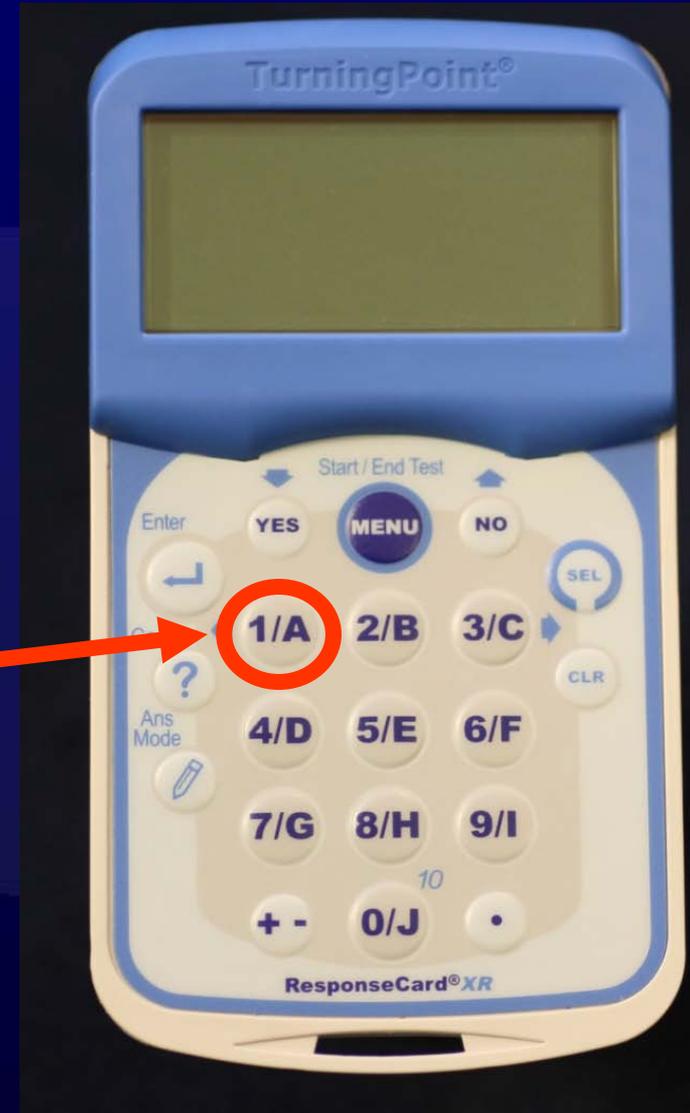
*Are you still
in
Presentation
Mode?*



Check it out

- Click

– 1/A:

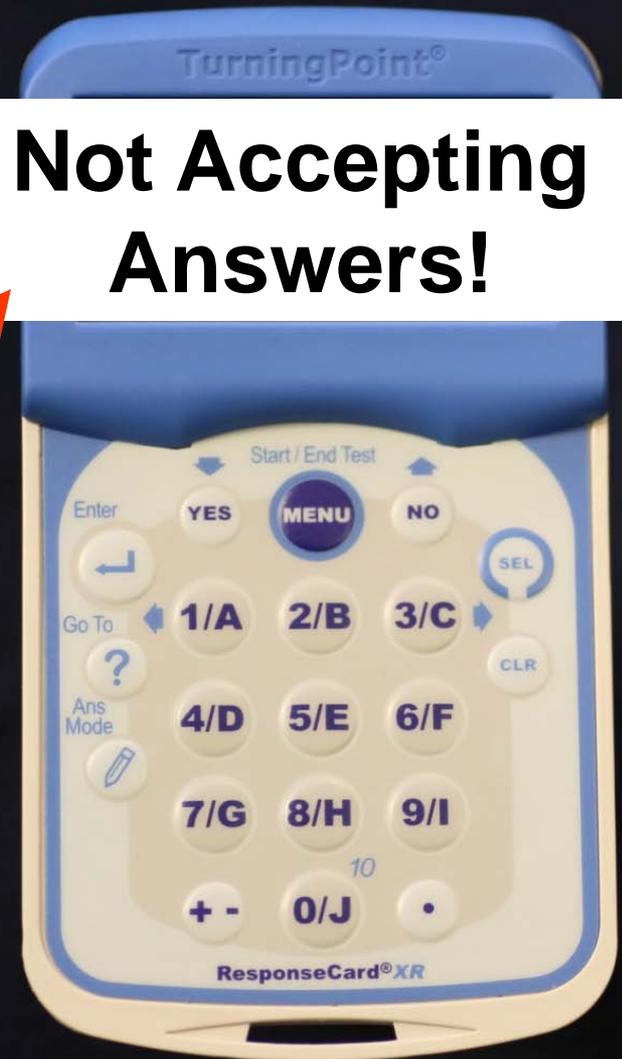


- If the LCD displays something other than:

Not Accepting Answers!

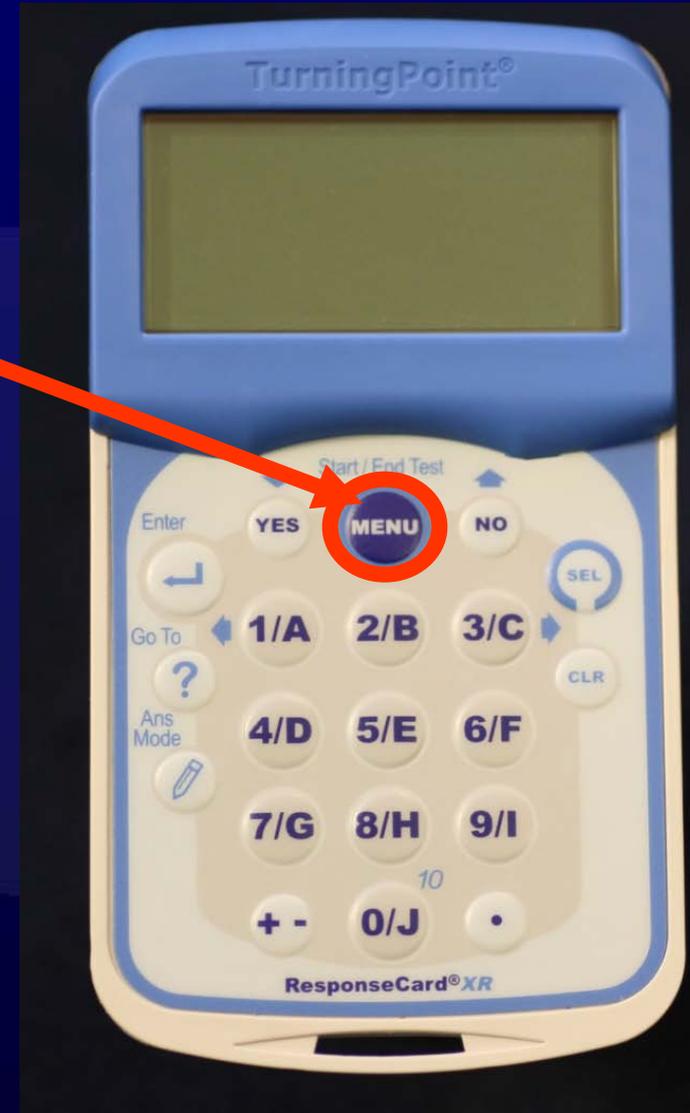
- Follow the directions on the next slides...

Not Accepting Answers!



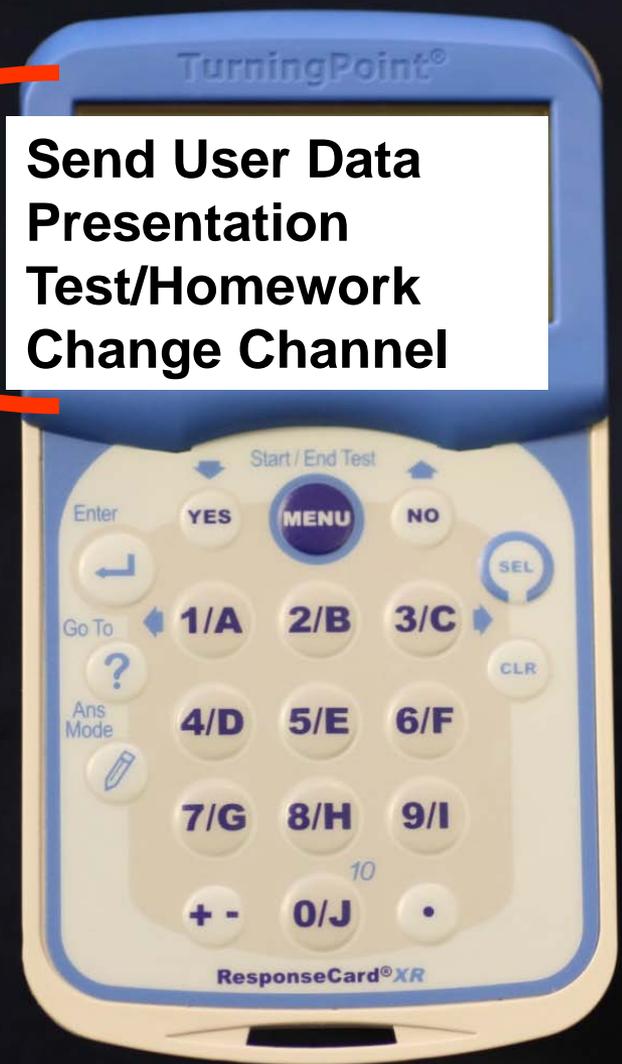
Click [Menu]

- What appears on your screen

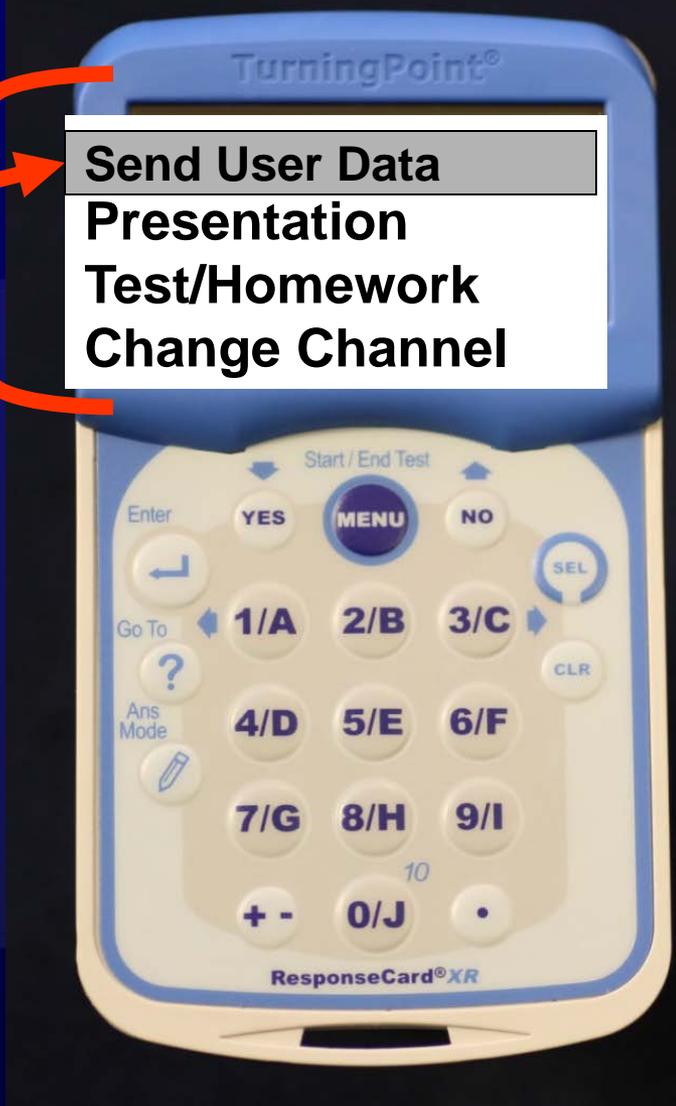


- These 4 items should appear

Send User Data
Presentation
Test/Homework
Change Channel

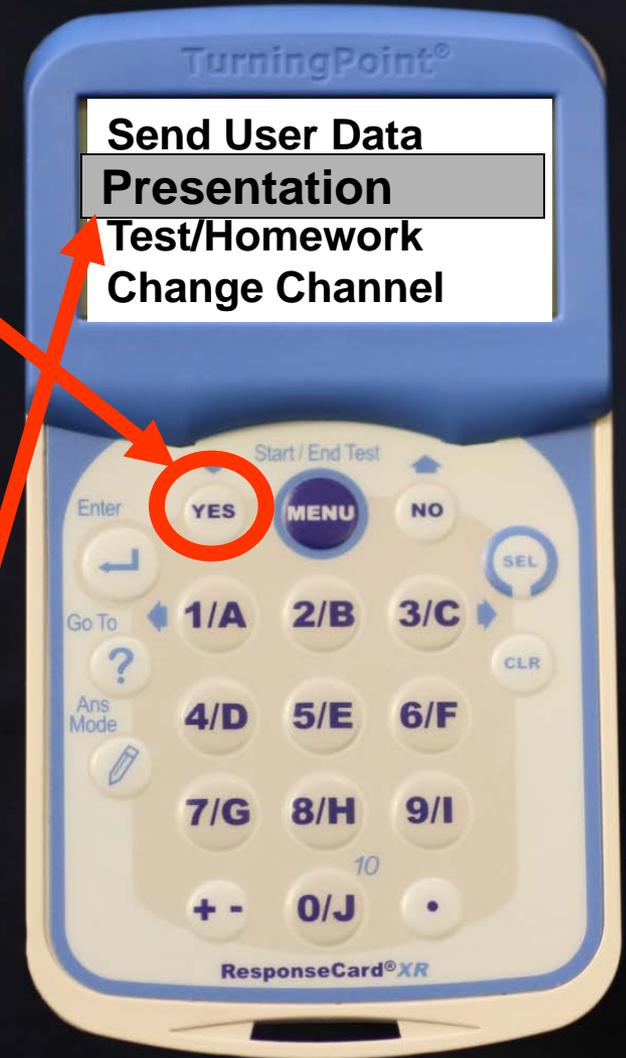


- **Send User Data is highlighted**

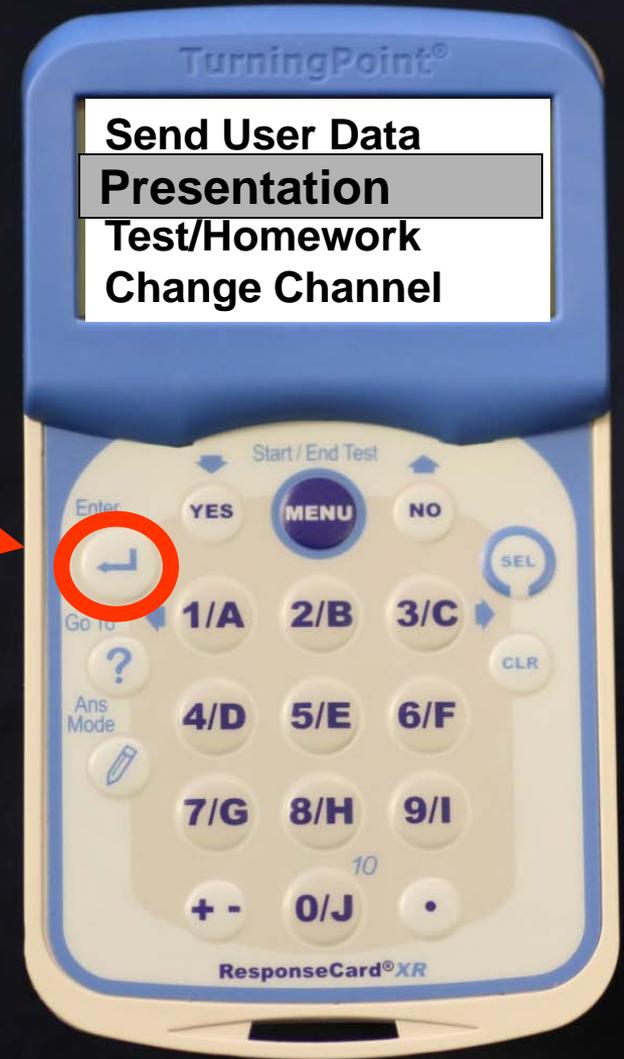


Send User Data
Presentation
Test/Homework
Change Channel

- Click [YES]
(also down arrow ↓)
one time to
to highlight
Presentation



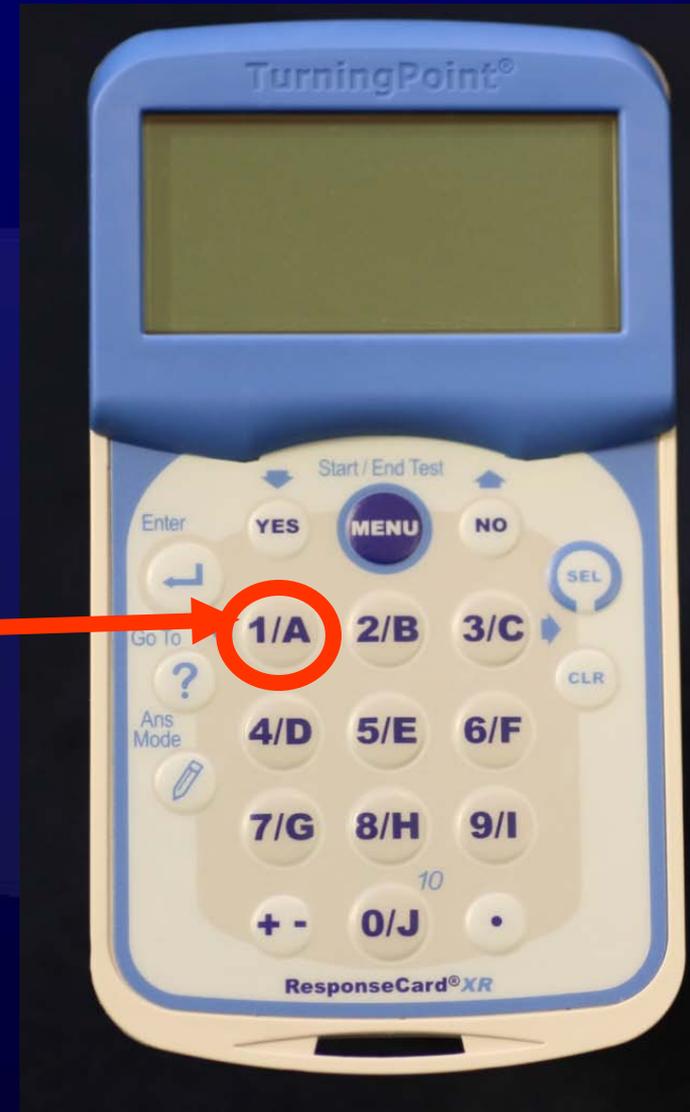
- **Click
Enter**



- Check it out

- Click

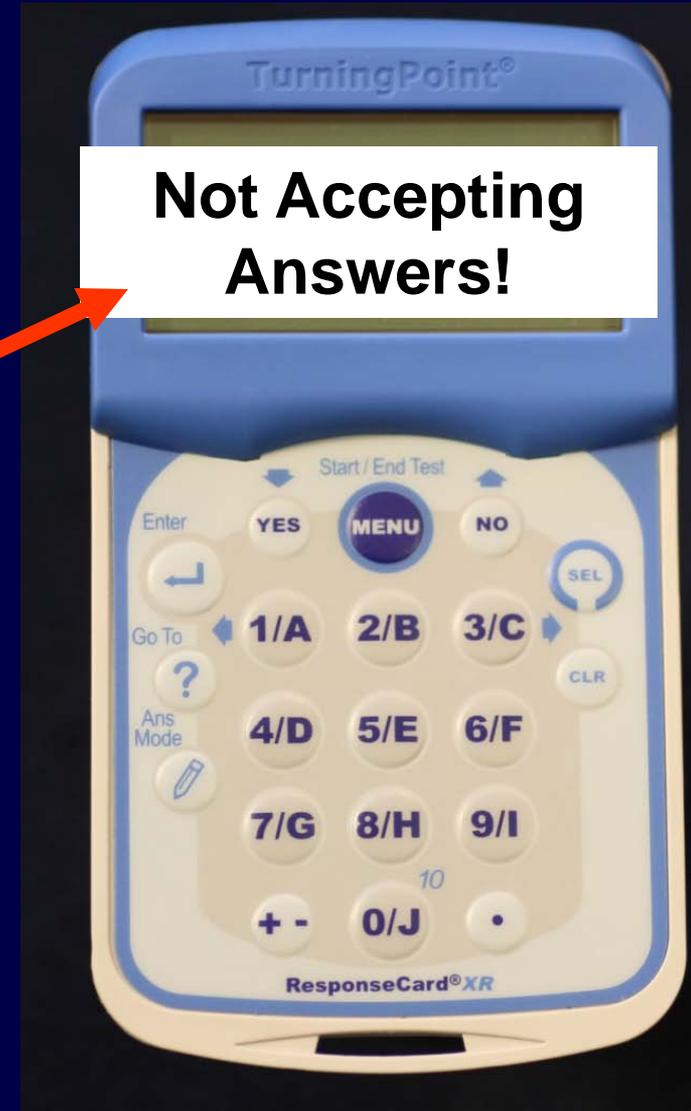
— [1/A]



If the LCD displays:

Not Accepting Answers!

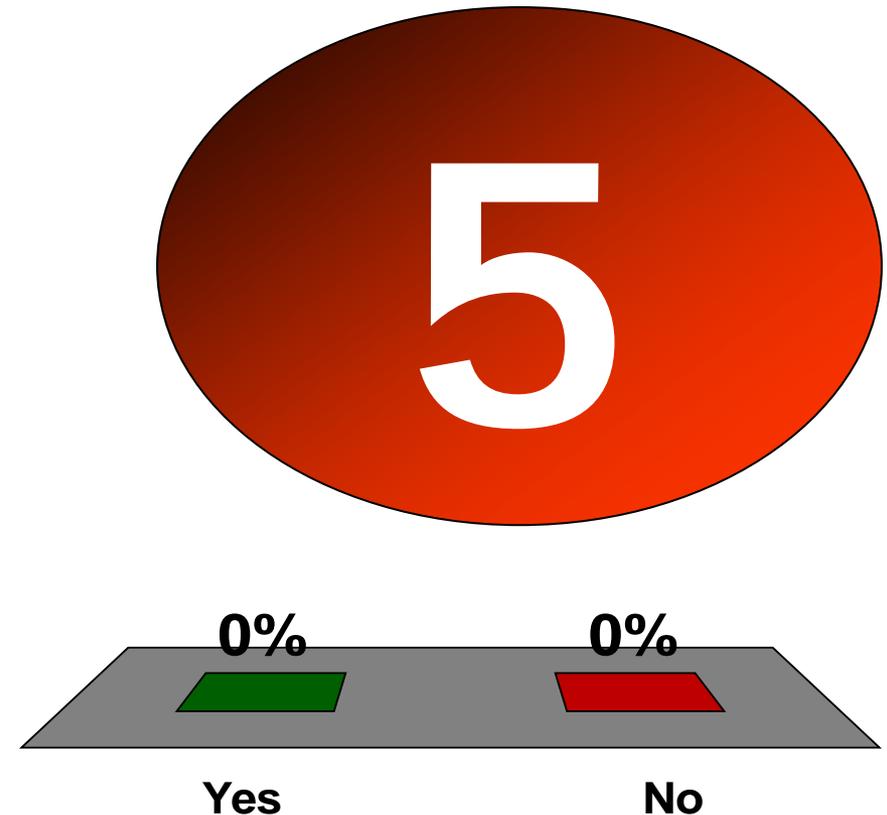
- Your response clicker is fixed!
- HOORAY!!!!!!



Do you like using response clickers?

1. Yes

2. No



Turning Technologies

- www.turningtechnologies.com

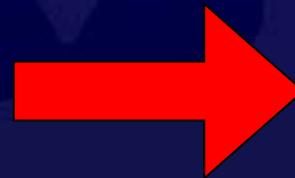


Clicker

Receiver



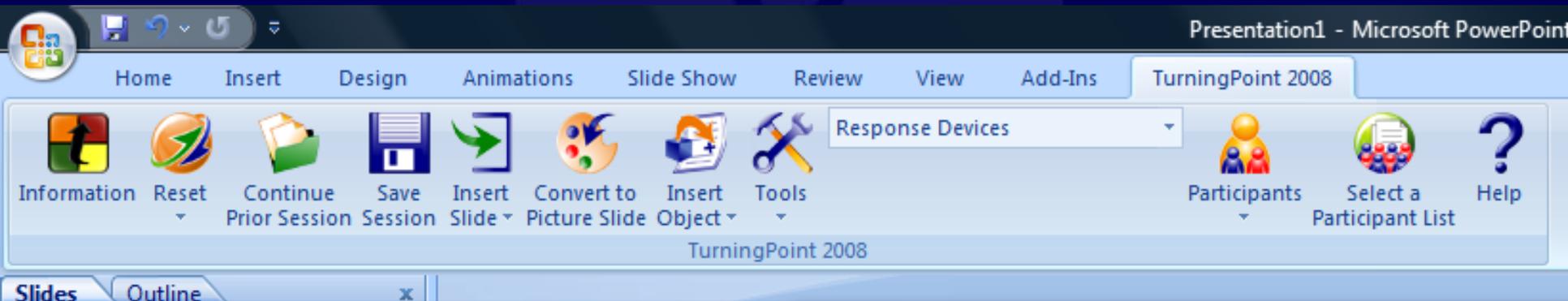
Less
Expensive
Clicker



Cost Information

Clickers	\$39
Receiver	\$99
Clicker Storage Case	\$50
Shipping	\$28
Software	No charge
TOTAL (for 50 clickers) \$43.00 per clicker	\$2,127





Home Insert Design Animations Slide Show Review View Add-Ins TurningPoint 2008

Information Reset Continue Save Insert Convert to Insert Tools
Prior Session Session Slide Picture Slide Object

Response Devices

Participants Select a Participant List Help

TurningPoint 2008

Slides Outline



Click to add title

Click to add subtitle

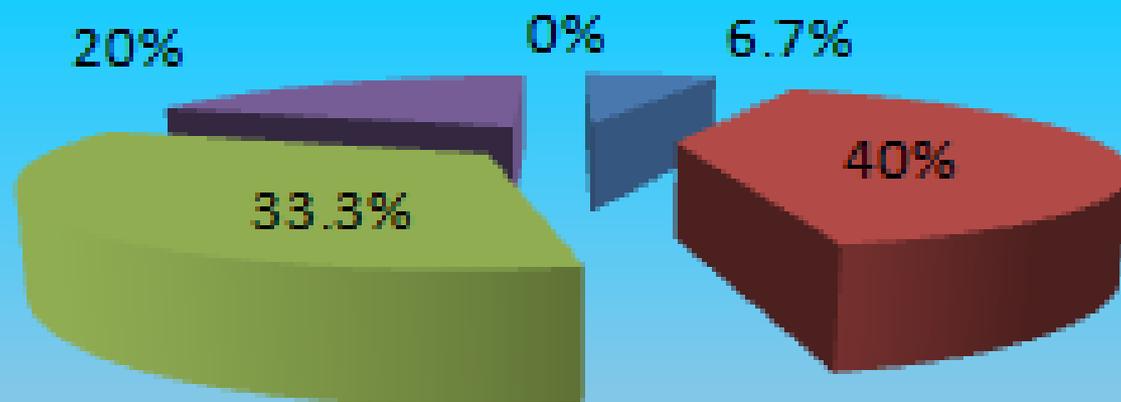
Click to add notes

1.) How long have you worked at MSU?

Responses

Less than 1 year	1	6.67%
1 to 5 years	6	40%
5 to 15 years	5	33.33%
15 or more years	3	20%
I don't work at MSU	0	0%
Totals	15	100%

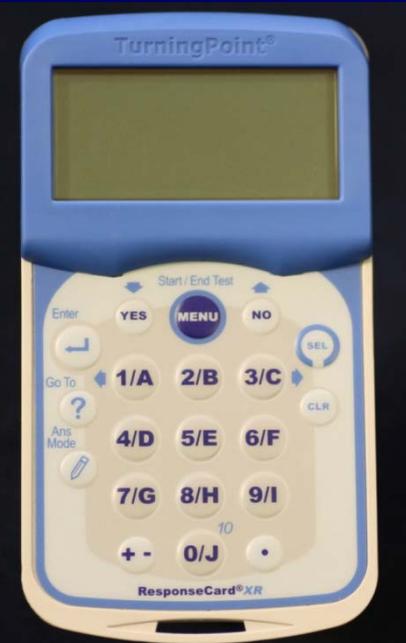




- Less than 1 year
- 1 to 5 years
- 5 to 15 years
- 15 or more years
- I don't work at MSU



Using Response Clickers for Audience Feedback & Interactivity



Best Wishes as you explore the use of *response clickers* in your family economics programs during 2010 & beyond

Marsha



Susan S. Shockey

Ph.D. CFCS

**National Program Leader,
Family & Consumer Economics**

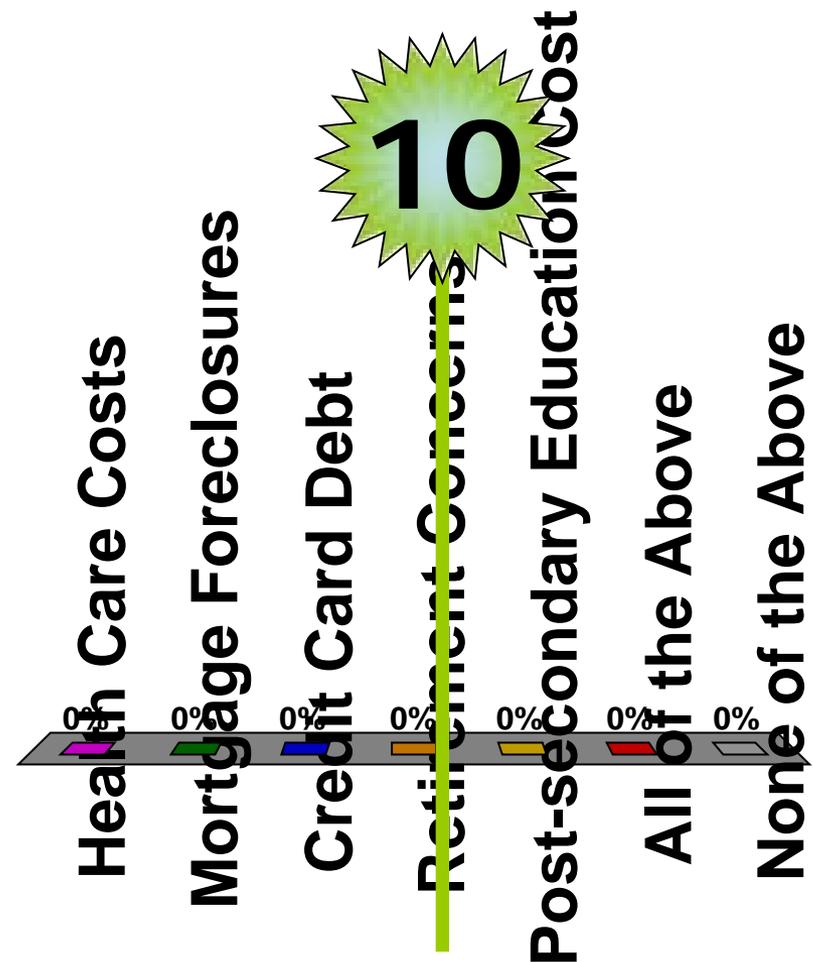
**Division of Family & Consumer
Sciences**

**Institute of Youth, Family &
Community**

**National Institute of Food &
Agriculture USDA**

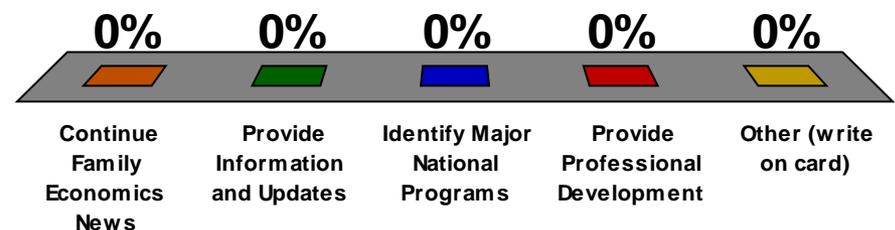
What is the most prevalent financial concern where you live and work?

1. Health Care Costs
2. Mortgage Foreclosures
3. Credit Card Debt
4. Retirement Concerns
5. Post-secondary Education Cost
6. All of the Above
7. None of the Above



What do you most need from the federal partner?

1. Continue Family Economics News
2. Provide Information and Updates
3. Identify Major National Programs
4. Provide Professional Development
5. Other (*write on card*)

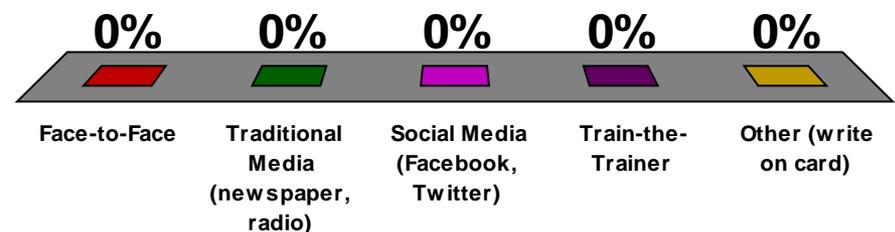


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What is the most important educational strategy in your work?

1. Face-to-Face
2. Traditional Media (newspaper, radio)
3. Social Media (Facebook, Twitter)
4. Train-the-Trainer
5. Other (write on card)

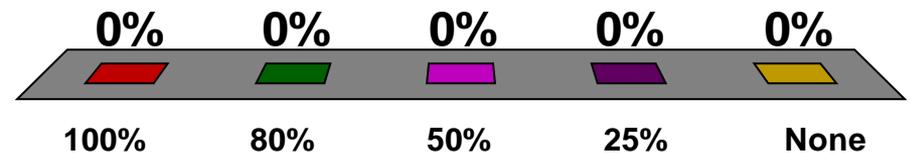


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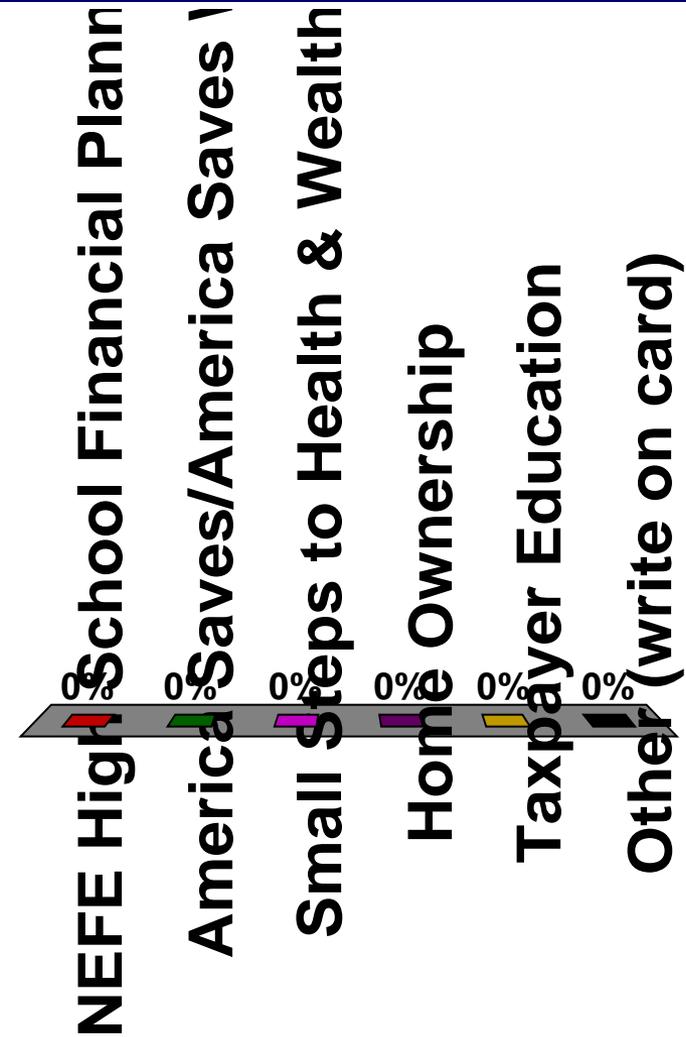
What percentage of your position is focused on personal finance?

1. 100%
2. 80%
3. 50%
4. 25%
5. None



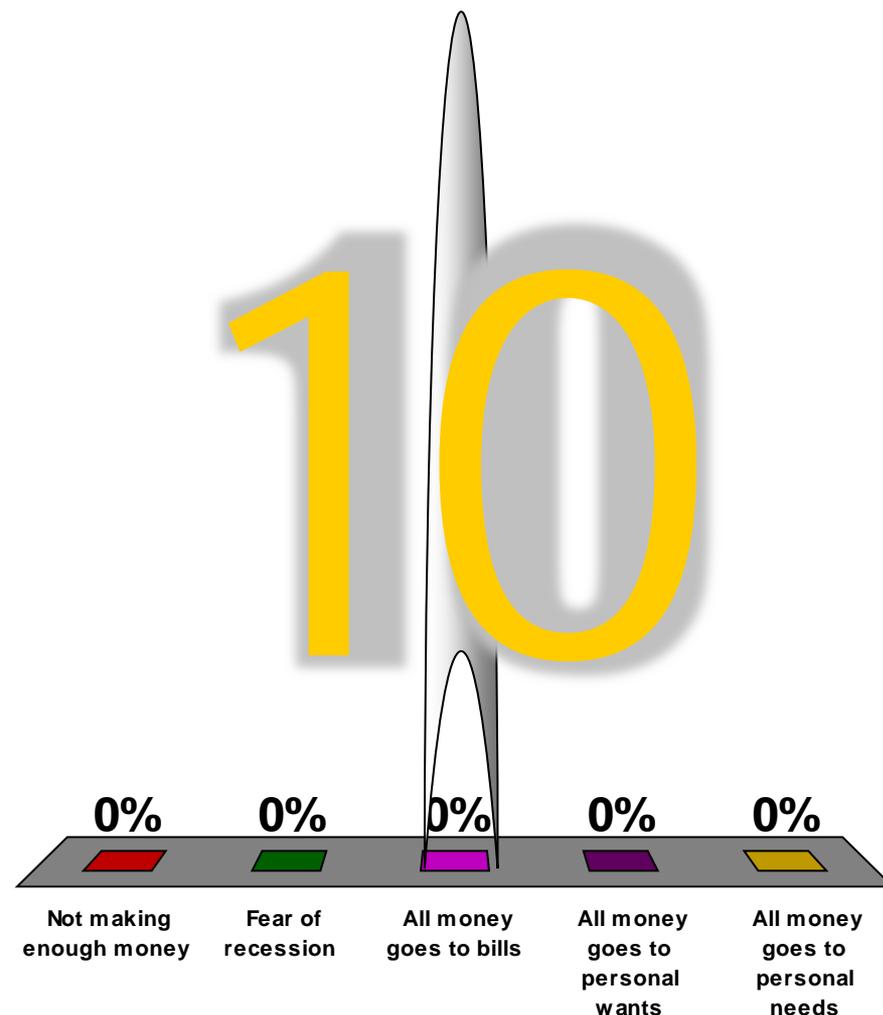
What is the most critical national level program in your work?

1. NEFE High School Financial Planning Program
2. America Saves/America Saves Week
3. Small Steps to Health & Wealth
4. Home Ownership
5. Taxpayer Education
6. Other (*write on card*)



What is keeping your participants from saving as much money as they would like?

1. Not making enough money
2. Fear of recession
3. All money goes to bills
4. All money goes to personal *wants*
5. All money goes to personal *needs*



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What is most important to you right now?

1. Finding Funding
2. Program Evaluation
3. Communication about National Initiatives
4. None of the Above
5. All of the Above