

Putting the Learner at the Center of Financial Education

GreenPath's financial education team has been on a journey to re-imagine our approach to how we can support people who want to learn (and do) more about personal finance. We desire a world where people can easily navigate their preferred path in life.



To that end, our strategy is to design meaningful learning experiences. Let's break this down. Learning reminds us to focus on the learners. That's you and the people you serve. An experience can take any form — an online course, a Facebook Live video, an in person group activity or a tool shared by one of our Experts during a financial counseling session. We're rooted in Human Centered Design. This means our work is constantly evolving and informed by the feedback of our learners and other stakeholders.

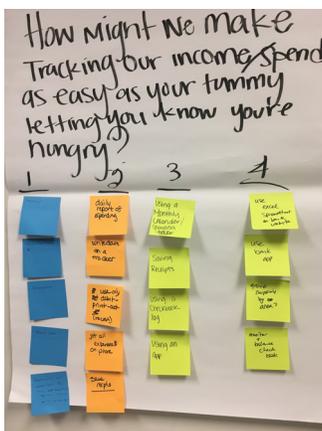
In this series, we'll share some stops along the journey. First stop: Orange County, California.

What we saw and heard



Community Action Partnership of Orange County (CAP OC) wanted to redesign their approach to financial education. Their current model involved outside speakers and lectures on personal finance topics. After better understanding the needs of the workshop presenters and participants, we decided to leverage [existing tools](#) from the Consumer Financial Protection Bureau (CFPB) and adapt them to a group setting. We designed the classroom experience so that students have an opportunity to express their needs through group activities. The facilitators then collect the insights and select subsequent activities that are designed to meet these needs. For example, a class might express a desire to learn about budgeting so that they can eventually save up to purchase a home. They'll then complete an activity where they brainstorm different ways to cut costs and share what's worked for them. In this way, the participants themselves each take turns as the "expert." After all, we can all learn from each other and research suggests that people absorb material better when they teach it to others.

What it means (trends & data)



In a follow up interview with CAP OC 's facilitators and other staff, we learned that the learners were more engaged during class. The topics ended up being more relevant since the learners shaped them. Students increasingly started seeing themselves in the concepts being discussed. In fact, they left the initial classes wanting more. CAP OC saw increased enrollment in their longer financial education series. Their facilitators also enjoyed the learning experiences more. The groups enabled everyone to contribute instead of having an "expert" lecture people on what they know. People asked more follow up questions and trusted CAP OC to connect them with other local resources.

Why does this work matter?

So, great. We've supported an organization in California focused on a specific program for a specific population. What's in it for me? Our approach to creating learning experiences starts by trying different things on a small scale. Through this process, we identify what works and what doesn't. So, this work will inform our next steps. And we'll continue to build from there. What we're aiming to build eventually is a toolkit that offers a variety of learning experiences that are widely accessible to partners and individuals. We'll build these so that they can be impactful to different groups of people. What might this look like in practice?

Presently, GreenPath receives requests from hundreds of community organizations around the country to provide financial education. We simply don't have the resources to deliver most of these directly—but the need is there. Imagine a digital platform where one could search for activities and content based on the needs of the people they're serving. Our vision is to empower others to empower others. At GreenPath, we have a BHAG (big hairy audacious goal) to remix the American Dream so that it works for everyone. Everyone is a LOT of people. (Thank you Captain Obvious!) The only way we can get there is to meet people where they're at by unlocking the potential for people to make a difference in their local communities.



Want to learn more?

If you want the full story, please click [here](#) to view our deeper dive on our engagement with CAP OC. We'd love to keep the conversation going. Reach out to us by emailing education@greenpath.org.