

Financial Education Marketing Tips

One key success point of your project is... to make sure that your target group actually attends your training sessions. Obvious?... not so. Attendance is one of the challenges of financial education programmes. Here is a list of tip to help you have good turnouts:

- ✓ **Understanding the reasons why participants... are reluctant to join:**
 - What are their time constraints? When are they free?
 - Do they have work/family commitments? Do they have children/ old parents to take care of?
 - Re-read the needs assessments and find out other deeper and untold reasons:
 - They may fear about divulging their financial situation; they may have debt for example and don't want others to know it.
 - If the training is to be done within the same community, they may be worried of talking of their own financial situation in front of neighbours or relatives.
 - They may think the training is too technical, and not relevant to them and their daily lives.
 - They may feel uncomfortable with "going back to school" and not be able to answer questions.

- ✓ **Addressing each obstacle/challenge:**
 - ✓ Timing is key:
 - Organise the training when most participants are free. Split it in several sessions if this can boost attendance.
 - If you can, organise childcare to enable mothers to attend.
 - ✓ Location: make sure the location is not far and easy to find.
 - ✓ Make sure all practical details are clear.
 - ✓ Detail how to join.

- ✓ **Build confidence:**
 - ✓ Market training on what really matters to participants: life changes... not learning points. For example: "your mother is sick and you are not sure how to pay for her hospital bill?" ... explains more about the training's goal than "learn how to better manage your expenses" which

is too abstract and general.

- ✓ Focus all your communication around participants, not around the training itself.
 - ✓ Make it clear that this training aims at empowering participants and not “judging” the way they manage money. There is no right or wrong but they can learn methods to make the most of their money and improve their standard of living.
 - ✓ Use colours and pictures in your ad... if possible pictures of previous training showing that participants are actively engaged in fun activities... and not just listening passively.
 - ✓ If potential participants come to your centre, why not show them a little video of the pilot group- to give them a better idea of what the training is about... and how interactive and fun it is!
 - ✓ Run a short introduction training first – to give a first “taste” of what the programme is about.
 - ✓ Offer refreshments during the training- and write refreshments will be provided.
- ✓ **Longer term marketing:**
- ✓ Step by step marketing: start your programme with the ‘more enthusiastic’ group – or community leaders; or by children in order to reach out parents; or by mothers...to have an impact on the whole families. Choose “ambassadors” and encourage them to apply what they learn. What they implement will convince others to join other sessions.
 - ✓ Quality of training and trainers: ensure that your training content, methods and delivery are at best so that participants feel like applying what they have learned and joining more sessions.
 - ✓ Word of mouth: happy participants will tell their friends and family and that is the most convincing (and free!) marketing!
 - ✓ Programme vs. one-off training: a programme with regular sessions is the most efficient way to impact participants... build incentives in each session for participants to join next sessions
 - ✓ Context training: offer practical and fully relevant training- for example, a few months before a festival, organise a training around this festival (look for ideas in our e-library), or before school starts, organise a training around “Back to school” etc...

- ✓ **Payment or not payment?**
 - ✓ Should you offer your training for free? It depends- are your other programmes free or not? What resources have your target group?
 - ✓ You may consider a symbolic participation or a refundable entrance fee so that participants feel committed to really attend the training sessions they have enrolled to.
 - ✓ You may also offer a two-tier price depending on the participants' income- or whether they have a job or not for example.

- ✓ **Avoid saying that the programme is about:**
 - ✓ Finance training (too scary!!)
 - ✓ Money management (too abstract)
 - ✓ Learn how to be rich (see how FAQ on our vision- this is not what we try to do!)
 - ✓ Accounting (even scarier!)