

FDIC



Financial
Education Curriculum



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DISCLAIMER

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Getting Started

These ideas will help you plan and present engaging and productive sessions:

- **Effective use of PowerPoint.** Use the slides to introduce key concepts only. They are provided to enhance *your* presentation, they are not *the* presentation. Avoid reading slides to the learners. Add your perspective. Learners appreciate examples and brief anecdotes that make the concepts come alive.
- **Introductions.** Introductions allow you to break the ice, create active instructor–participant dialogue, and set the tone for the class. They also provide indicators of the experience levels of your learners.
- **Diversity of learner needs.** Assume that some learners are just getting started while others are already business owners. Address the diverse needs of learner groups.
- **Agenda.** The agenda helps participants understand how the training will be conducted.
- **Expectations.** Discussing expectations gives participants the opportunity to tell you what they hope to learn from the training.
- **Objectives.** Establishing objectives helps participants place the information to be learned in the proper context and ensures that the content is consistent with their expectations.
- **Participant Workbook format and contents.** The workbook keeps participants on track with the presentation. Several worksheets help them apply key concepts to their own specific contexts.
- **Pre-and Post-Tests.** The Pre-Test provides a baseline measurement for evaluating the impact of this class. The Post-Test gauges how well participants learned the content. Both the pre- and the post-test are on one form at the end of the Participant Workbook.
- **Discussion points.** Discussion points help participants reinforce learning.
- **Parking lot flipchart/ chart paper.** This option is helpful if participants ask questions that you do not have time to answer. Instead of answering right away, agree to answer at a later time. “Park” the questions on a flipchart or chart paper, and make arrangements to follow up with the participant(s) after the class.
- **Breaks.** No formal breaks are recommended. Encourage participants to take rest room breaks if they need them.



Training Overview

Icons Guide



- * Refer participants to the Participant Workbook (PW) to locate information, descriptions, or relevant worksheets.



- * Engage the group in a conversation about the topic.



- * Assess participant comprehension or previous experience with the topic by asking them to complete a quick pre- and post-test.



- * Ask “high gain” questions to check comprehension, or present a problem such as “What would you do if this were your business?”

Purpose

This module—*Is Owning a Business a Good Fit for You?*—offers a highly interactive experience that encourages participants to make important decisions about their readiness to start a business. Starting a business can be an exhilarating and rewarding endeavor, but it is not for everyone. This class helps demystify what it means to be a business owner. It helps participants identify some strengths and weaknesses. Ideally, participants will gain a robust and nuanced understanding of their business readiness.

This Instructor Guide is the key document for this class. Please read it thoroughly. We provide plenty of white space for you to add notes and examples from your own experience. Please also review the related PowerPoint slides and Participant Workbook in detail. These documents contain information or visuals you will reference during the class.

Preparing for Class

Each participant will require a Participant Workbook, ideally printed two-sided. Participants do not need copies of the slides. Before printing the workbooks, consider adding local information to the *For More Information* section. In the space provided, list local resources that offer technical assistance or financing options to small businesses.

Objectives

After completing this class, participants will be able to:

- Clarify some of the myths and realities of small business ownership.
- Start a self-assessment to determine their readiness to become small business owners.
- Set a plan of action to complete their self-assessments by seeking feedback from stakeholders, such as family, friends, and potential customers.

Presentation Time

To ensure sure high engagement levels with your learners, allow at least 90 minutes to deliver this class. Use the suggested times to personalize the class based on the needs of your participants and the given time. Allow extra time for discussion and questions when teaching larger groups.

Materials and Equipment

You will need the following materials and equipment to present this class:

- Instructor Guide (for your use only).
- Participant Workbook – ideally printed two-sided – for each participant. As noted above, you may add local resources to the For More Information section of the workbook.
- PowerPoint slides (for your use only).
- Audiovisual equipment such as a computer, Microsoft Office PowerPoint, overhead projector, and microphone, if appropriate.
- Optional: flipchart easel, chart paper, markers.

Discussion Points

- Do your homework. There are a lot of myths about business ownership. Take the time to understand the realities.
- We all have strengths and weaknesses. The *Roots of Power Self-Assessment* is a tool for identifying competencies that require development. Leverage your strengths in order to strengthen weak competencies through education, partnering, asking for advice, and so on.
- It helps to have a practical action plan. (The *Start–Stop–Continue Action Planner* can help.)
- Ask a range of people for feedback. You gain great advice and build relationships with people who become stakeholders in your business. Do not forget to include a bank commercial loan officer on the list. It is best to start conversations with a loan officer before you ask for a loan.

The Class at a Glance

This 90-minute experience includes several group discussions designed to actively engage the learners. Pay careful attention to timing and pacing.

Time (in minutes)	Activity	Instructor Comments/Notes
10	Welcome, Pre-Test, Agenda, and Learning Objectives	In the back of the Participant Workbook; participants complete the BEFORE Training column
20	<ul style="list-style-type: none"> Introducing Marlana Introductions: What Is YOUR Motivation? Business Ownership Terms 	
15	<ul style="list-style-type: none"> Myths and Realities of Small Business Ownership Group Discussion Debrief 	
30	The Roots of Power Overview <ul style="list-style-type: none"> Marlana's Self-Assessment Roots of Power Self-Assessment Activity Start–Stop–Continue Action Planner Industry-Specific Self Assessments 	
15	Summary, Post-Test, and Evaluation	In the back of the Participant Workbook; participants complete the AFTER Training column
Total: 90		

Optional Ideas

- * Consider inviting a panel of successful small business owners to provide stories about getting ready for business. Participants tend to value lessons learned from real-life success stories and from the mistakes their peers have made.
 - o Note: Time management can be a challenge. Most panelists need at least 15 minutes to share stories and respond to questions. If you invite panelists, you may need to adjust the schedule.
- * Another option is to invite panelists and participants to stay for an informal “meet and greet” after class.

Instructor Notes and Presentation Guidelines

Instructor Notes

Presentation Guidelines

10 minutes

Slide 1

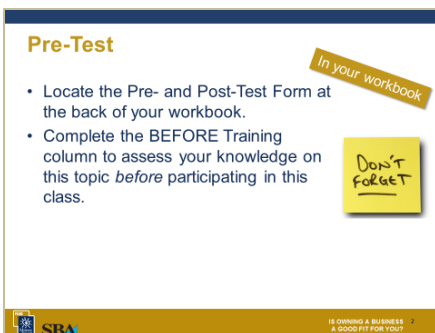


Welcome, Pre-Test, Agenda, and Learning Objectives

Welcome to *Is Owning a Business a Good Fit for You?* Taking this class is an important step to building a better financial future for you and your family.

My name is _____. (*Briefly* introduce yourself.)

Slide 2



Pre-Test

Before we begin, please assess what you already know about this topic. Turn to the Pre- and Post-Test Form in the back of your workbook and complete the BEFORE Training column.

At the end of this class you will complete the AFTER Training column.

If you need to leave a bit early, make sure to return your completed Pre- and Post-Test and the Evaluation. The forms are in the back of your workbook.



Facilitation Note

- * *Do not read the slides to the learners. Instead, use the slides to actively engage learners in two-way conversations. Add the occasional brief story or anecdote to illustrate key concepts.*

Instructor Notes

Presentation Guidelines

Slide 3



Agenda

- Welcome, Pre-Test, Agenda, and Learning Objectives
- Introductions: What Is YOUR Motivation?
- Business Ownership Terms
- Myths and Realities of Small Business Ownership
- Roots of Power
- Start – Stop – Continue Action Planner
- Summary, Post-Test, Evaluation

SBA

Agenda

Here is the agenda for today’s class. We will discuss concepts, start some self-assessments, complete some interactive activities, and respond to your questions.

Time Management

Please help us stay on schedule. We do not include a formal break. If you need to visit the rest room, please feel free to do so.

Optional: Explain Parking Lot Chart Paper

If you have questions about your own business that we do not have time to answer, I will “park” your questions on chart paper. We can make arrangements after this class to help you find some answers.

Ground Rules

One of the best ways to learn is from each other. You probably have some great ideas to offer. You may know of a process that works well for you or some pitfall to avoid. Please speak up. Also, if something is not clear, please ask questions!



Participant Materials

Each of you should have a copy of the *Is Owning a Business a Good Fit for You?* Participant Workbook. It contains:

- Information and discussion points about this topic.
- Worksheets for you to start in class and finish up on your own.
- A Toolkit of Resources to help continue your self-education which includes agencies that provide technical assistance to small businesses.

Please note that we will not have time to review the entire workbook in class. We suggest that you review it in detail on your own time.

Instructor Notes

Presentation Guidelines

Slide 4

Learning Objectives

- Clarify some of the myths and realities of small business ownership.
- Start a self-assessment to determine your readiness to become a small business owner.
- Set a plan of action to complete your self-assessments by seeking feedback from stakeholders, such as family, friends, and potential customers.

SBA IS OWNING A BUSINESS A GOOD FIT FOR YOU?

20 minutes

Learning Objectives

Facilitation Note

- * *Briefly review the objectives listed on the slide. Relate the objectives to the motivations the participants shared.*
- * *Point out that you will use the Marlena case to introduce concepts.*
- * *Emphasize the importance of how these concepts apply to the unique situations of the learners.*
- * *Clarify that the self-assessment learners will begin in class is comprehensive. They should complete it on their own.*

Introducing Marlena

Please turn to page 4 in your workbook. Let us meet Marlena, who has a lot of questions about if small business ownership is a good fit for her. As we learn about Marlena's ideas and concerns, you may discover if small business is a good fit for *you* as well.

Facilitation Note

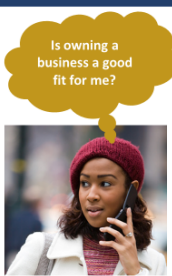
- * *The case is theoretical. If participants ask questions about specifics, explain that the case is intended to introduce concepts.*
- * *Ask one of the participants to read Marlena's story out loud, from page 4 in the workbook.*

Slide 5

Introducing Marlena

Page 4 in your Workbook:

- Marlena has the potential to be a successful business owner.
- She also has some concerns about business ownership.
- As we review Marlena's decision-making process, ask: is this role a good fit for Marlena... and for me as well?



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From Participant Workbook:

Marlena is worried. She is uncertain if her employer at a chain hair care salon will be able to stay in business for much longer. Her boss makes bad decisions, he has poor financial management, and he lacks a customer focus. As a seasoned stylist, Marlena knows she has the skills to provide high-quality services to customers. She thinks she has the necessary skills to open her own salon or day spa.

Over the years, thanks to her warm personality and professionalism, Marlena has developed relationships with dozens of loyal customers. Her family has been encouraging, too. They believe that her dream of opening a day spa that would provide exceptional services, a range of natural beauty products, and a relaxed, attractive atmosphere, could be a success if Marlena is willing to put in the necessary time and make smart decisions.

Marlena thinks she could be a great business woman. She also has some doubts and fears. She needs to understand what it really means to own a business to make a decision that is right for *her*.

Could you advise her about some of the realities of owning a business?

Instructor Notes

Presentation Guidelines

Do you think owning a business is a good fit for her? As we discuss this case, you can discover if going into business is a good fit for *you* as well.

Facilitation Note

- * *Thank the volunteer for reading the case.*

Slide 6

Introductions: What Is YOUR Motivation?

Complete the worksheet on page 5 in your workbook.

- Rate the list of motivations as High, Medium or Low for yourself.
- There are no wrong answers.
- Marlena's answers are provided as examples.

Money? Be your own boss? Create jobs? I'm great at _____

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Introductions: What Is YOUR Motivation?

Marlena is motivated to open her own day spa. What are *your* motivations? Why are you here today?

Please turn to page 5 in your workbook. Take a couple of minutes to complete the worksheet. Rate these ten motivations as High, Medium, or Low for you. We provide Marlena's answers as examples.

There are no wrong answers!

For some, money is key. Other motivations are to create jobs or because we are good at something like baking, fixing cars, or selling.

Note that if you already have a small business, try to remember your original motivations for starting it.

Please introduce yourselves by name and describe one of your top motivations you recorded on your worksheet.

PW

Group Discussion

Facilitation Notes

- * *Allow approximately 4 minutes for individual work and 5–6 minutes for large group introductions. Manage time carefully. There will be more chances to share ideas.*
- * *Acknowledge and validate participants' answers. At this point in the class, focus on being welcoming and encouraging active participation.*
- * *Optional! Record the names of participants and their motivations on chart paper. Refer back to these motivations as you facilitate the rest of the class. Star (*) people who have already gone into business for themselves.*

Instructor Notes **Presentation Guidelines**

Sample Chart Paper (Optional)

What is YOUR motivation for business ownership?

<u>Name</u>	<u>Motivation</u>
Suzanna	Be my own boss
Sam*	Money: \$50K/year



Clarify and Transition

Are there any questions about motivations before we move on?

Business Ownership Terms

Slide 7

Business Ownership Terms

See page 6 in your workbook.

- Sole ownership or proprietorship
- Partnership
- Franchise
- Home-based
- Start-up or high-growth
- Brick-and-mortar
- Online
- Existing business

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Facilitation Notes

- * *Do not spend a lot of time on these terms. Details are provided in the workbook.*
- * *The list in the workbook is not complete. If learners ask about S-Corps, C-Corps, and so on, arrange follow-up conversations after class.*
- * *Remind participants that the Money Smart Organization Types module explains these terms in more detail.*



There are many ways to describe types of business ownership. Brief definitions are on page 6 of your workbook.

Some terms overlap. You can have sole ownership of an online business, or share partnership of a high-growth start-up. A business owner can start a brick-and-mortar business such as a gift shop and add an online component later on.

Instructor Notes

Presentation Guidelines



Clarify and Transition

Are there questions about business ownership terms before we move on?

15 minutes

Slide 8

Myths and Realities of Business Ownership

Complete the worksheet on page 7 in your workbook.

- What are your assumptions?
- What do you think is true or false?

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Myths and Realities of Business Ownership

What Are Your Assumptions? True or False?

It is normal to make assumptions about business ownership. Some of us assume that working with an accountant is difficult because accountants tend to use words we do not understand. In fact, a good accountant --who makes the time to explain new terms--can be a great advisor.

When we take a few minutes to figure out if our assumptions are true, or based on myth, we move toward action. A check in about common assumptions can help.

Please turn to the worksheet on page 7 of the workbook. Take a couple of minutes to provide true or false answers. Work quickly. Do not overanalyze too much. We will compare notes in a few minutes.

It is okay to answer “It depends” on some of these.



Slide 9 (optional)

True or False? See page 7 in your workbook.

1. Starting a new business can be a huge personal sacrifice for your family.
2. There are a lot of emotional ups and downs.
3. You have to “get it right” every time.
4. You do not need a big cash reserve to be successful.
5. After about a year, you can relax and enjoy the profits.
6. It is easy to get loans for a great idea.
7. Successful entrepreneurs do it all themselves.
8. You will not have a boss.
9. You will have more freedom, control, and work–life balance.
10. Starting a business is risky.

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Facilitation Note

- * *Display this optional slide while the participants complete their worksheets.*
- * *Allow very little time for the participants to complete their worksheets. It is okay to start the debrief discussion before everyone has finished.*
- * *Answers for the worksheet are provided in the next page of this guide.*

Instructor Notes

Presentation Guidelines

Slide 10

True or False? Answers	
1. Starting a new business can be a huge personal sacrifice for your family.	True
2. There are a lot of emotional ups and downs.	True
3. You have to "get it right" every time.	False
4. You do not need a big cash reserve to be successful.	It depends
5. After about a year, you can relax and enjoy the profits.	False
6. It is easy to get loans for a great idea.	False
7. Successful entrepreneurs do it all themselves.	False
8. You will not have a boss.	False
9. You will have more freedom, control, and work-life balance.	False
10. Starting a business is risky.	It depends

Group Discussion Debrief

Here are the answers according to several small business coaches. Let us quickly review these as a group.

Facilitation Note

- * *Display this slide after the participants have completed their True-False worksheets.*
- * *The point of this group discussion is to briefly review myths and realities of small business ownership. Avoid lengthy debates.*

True or False	Answers	Presentation Notes
1. Starting a new business can be a huge personal sacrifice for your family.	True	Be honest with your family about the realities of this endeavor. You will be working long hours!
2. There are a lot of emotional ups and downs.	True	Business ownership is unpredictable. One day you sign a big client, and the next day equipment can break or a staff person can quit.
3. You have to "get it right" every time.	False	Successful business people make a lot of mistakes before they get it right. New situations come up that you cannot anticipate. The best you can do is to reduce or mitigate risks; keep growing and selling your business.
4. You do not need a big cash reserve to be successful.	It depends	It depends on start-up costs, how quickly you bring in sales, and so forth. It is a good idea to have at least six months of cash reserves on hand after you open your doors. You also need access to capital.
5. After about a year, you can relax and enjoy the profits.	False	Business owners rarely get to "relax" because they are constantly growing their businesses. You will need to pay off debt and reinvest profits to grow the business.
6. It is easy to get loans for a great idea.	False	It takes preparation, a business plan, and a good credit score. Develop a relationship with a loan officer well before you need to ask for a loan.
7. Successful entrepreneurs do it all themselves.	False	You need advisors and peers to guide and coach you every step of the way.
8. You will not have a boss.	False	Your customers are your bosses. They can be demanding. You need to comply with licensing boards and other legal regulations, which are also demanding.
9. You will have more freedom, control, and work-life balance.	False	You will be working or thinking about your business 24/7.
10. Starting a business is risky.	It depends	Although there is risk in starting a business, successful business owners tend to avoid risk. They will do everything they can to minimize risks.

Instructor Notes

Presentation Guidelines

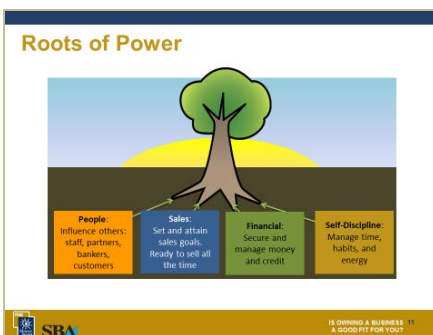


Clarify and Transition

Do you have questions about these myths or assumptions before we move on?

30 Minutes

Slide 11



The Roots of Power Overview

Introduction to the Roots of Power Graphic and Metaphor

Please turn to page 8 in your workbook.

Even a small tree has to develop a huge root system before it can bear fruit. This graphic depicts four roots of power that feed you and your business.

People Power

This refers to the ability to influence others: staff, partners, bankers, customers, and so on. People who rate themselves as High in People Power tend to be likable and easy going. It is easy for them to attract and keep customers. Marlena, our case study example, has a lot of People Power.



Sales Power

These roots refer to setting and attaining sales goals. People with Sales Power know how to sell, sell, sell, all the time. They have no problems asking for a sale. They are not shy about going to meetings to talk with new people. They are comfortable asking for business.

Financial Power

These roots refer to securing and managing money. People who rate themselves as High in Financial Power regularly balance their checkbooks. They use Excel, QuickBooks, or other financial management tools. If an accountant uses a term they do not know, they ask about it, look it up, and add the new term to their vocabularies. They know their personal credit scores and have strategies to improve them if need be.

Self-Discipline Power

These roots determine how you manage your time, habits, and energy. People who have strong self-discipline tend to work even when they have not had enough sleep. They do without luxuries to save enough to finance their business ideas. They pay their taxes on time. When a staff person quits or they lose a big account, they have a “Plan B.”

Instructor Notes

Presentation Guidelines

Slide 12

Marlena's Roots of People Power
See page 9 in your workbook.

High:

- Easy going and likable
- Active listener
- Honest
- Respectful of others
- Strong vision and belief

Low:

- Connecting and networking
- Management/supervision skills

Some people tell me I'm TOO nice!

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Marlena's Self-Assessment

Please turn to page 9 in your workbook.

Marlena rated herself as High on several People Power categories. She is easy-going and likable. She is a good listener. She is honest and respectful. She has a strong vision or belief in her idea. These are all great competencies.

Marlena also rates herself as Low as a connector or networker. She lacks management or supervision skills. She thinks she might be *too* nice at times.

The good news is that Marlena can use her strengths to support areas where she is low. Perhaps a partner can help with staff supervision or management responsibilities. Perhaps Marlena can find an advisor to mentor her on how to overcome some of her fears.

Roots of Power Self-Assessment Activity

Slide 13

What Are YOUR Roots of Power?
Start the Roots of Power Self-Assessment on pages 10–13 in your workbook.

- People Power
- Sales Power
- Financial Power
- Self-Discipline Power

Finish the self-assessment at home.

You will not have time to complete the self-assessment in class. Make sure to complete it on your own. Ask stakeholders for feedback!

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What are *your* roots of power? Start the self-assessment that starts on page 10 of your workbook to see! We list 40 competencies that most successful small business owners tend to demonstrate. Like the Roots of Power graphic, the competencies are divided into People, Sales, Financial, and Self-Discipline powers.

You will not have time to complete the entire self-assessment in class. Try to complete the People and Sales categories now. You can finish up the other worksheets on your own.

Facilitation Note

- * While individuals are working, move around the room and offer assistance. If they get stuck, encourage them to move on and leave some cells blank. They can complete the worksheet later with advice from colleagues, family, and friends.



Group Discussion Debrief Questions

- What did you learn from this self-assessment?
- What surprises you or interests you the most?
- For which competencies did you rate yourself as High?
- If you rated yourself as Low in some areas, what can you do to strengthen or develop other skills?

Instructor Notes

Presentation Guidelines

Facilitation Notes


- * *Thank everyone who contributes.*
- * *Encourage people to focus on strengths, and how their strengths can be leveraged to offset or reduce weaker competencies.*
- * *Remind participants that the Money Smart series offers modules on Time Management, Financial Management, and Risk Management.*

Slide 14

It Is Professional to Ask for Help

Ask for advice and feedback:

- Family and friends: How will they react if you work 60 hours per week?
- Potential customers: What do they want? What are they willing to pay?
- Other business owners: They can tell you what works (and what does not work).
- Bankers: Start a relationship with a banker *before* you need a loan.
- Potential partners: Look for partners who have skills and experience.

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It Is Professional to Ask for Help

Complete the rest of the Roots of Power Self-Assessment on your own time. If you find an area you need to strengthen, consider working in a partnership, taking classes, or finding advisors to help you.

As we said in the *Myths and Realities* segment, no business owner goes into business without making mistakes. The successful ones learn from mistakes and keep on working. They ask for help.

We encourage you to share your self-assessment with key stakeholders. Be open to their advice and feedback. You may find your stakeholders will credit you with more strengths than you assume!

**Clarify and Transition**

Are there any questions or comments about the Roots of Power before we move on?

Slide 15

Start–Stop–Continue Action Planner

Start the worksheet on page 14 of your workbook.

- Based on your self-assessment and our conversations, what do you need to...
 - Start doing?
 - Stop doing?
 - Continue to do?

Finish the worksheet at home.



 IS OWNING A BUSINESS™
A GOOD FIT FOR YOU?

Start–Stop–Continue Action Planner

Please turn to page 14 in your workbook to locate the Start–Stop–Continue Action Planner. Complete this soon while your ideas are fresh.

Some of you might want to **START** asking for more input or advice from experts. You may want to **START** locating technical assistance agencies in the area.

You may want to **STOP** assuming you can do it alone. As we discussed, successful business owners delegate and collaborate all the time. You may want to **STOP** watching TV to make time to focus on business planning.

You may want to **CONTINUE** to learn more about small business ownership. We welcome you back for more *Money Smart* classes.



Instructor Notes

Presentation Guidelines

Slide 16



15 minutes

Slide 17

Industry-Specific Self-Assessments

The Toolkit of Resources starting on page 15 of your workbook. The Toolkit includes self-assessments for industries such as construction, retail, and more.

If you plan to go into one of these industries, assess your competencies in these areas.

If you are going into a business that is not listed, do *more* homework. Ask people who work in that sector to mentor you.

For More Information

See page 18 of your workbook for a list of tools and resources. These agencies provide a variety of free or low-cost services to small business owners.

Facilitation Note

- * *If you added Local Resources to the list in the Participant Workbook, point out some of these.*

Clarify and Transition

Are there any questions before we wrap up?

Summary, Post-Test, and Evaluation

Key Points to Remember

Be honest with yourself about your motivations for going into business. Also be honest with yourself about your strengths and areas that need development.

Be open to learning all the time. Take courses, attend professional conferences, and keep reading about business ownership. There is a lot of great information out there. It is up to you find it.

Ask for help! It is professional to ask for help and to *listen* to the experts. You have potential allies who can help: your commercial bank loan officer, accountants, and so on. It is up to you to find those allies and begin to develop relationships with them.

Instructor Notes

Presentation Guidelines

Slide 18

Roots of Power

- People:** Influence others: staff, partners, bankers, customers
- Sales:** Set and attain sales goals. Ready to sell all the time
- Financial:** Secure and manage money and credit
- Self-Discipline:** Manage time, habits, and energy

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Roots of Power

As discussed before, it is normal for a tree to put down a big root system before it can blossom. Growing a business, like growing a tree, takes time.

If you have patience and self-discipline, business ownership can be fruitful for you.

If some of your skills need time to develop, use other roots in your power base that are more established. For example, if you have Financial Power but lack Sales Power, create an arrangement with another business owner to share ideas. You can help your peer with financial management, and your peer can share sales tips with you.

Slide 19

Summary

- What final questions do you have?
- What have you learned?
- How would you evaluate the training?

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Summary

Before we wrap up, do you have any questions or insights you would like to share?

Slide 20

Conclusion

- Marlana is ready to move to the next stage of small business ownership—*planning*.
- She knows she cannot do it alone. She is open to a partnership with someone who has the skills she lacks.
- She needs to do more homework before she can make a well-informed decision.

I think I'm a GOOD FIT!

SBA | IS OWNING A BUSINESS A GOOD FIT FOR YOU?

Conclusion

Marlana thinks small business ownership is a good fit! She knows she cannot do this alone. She needs to do more homework and find the right partner who can supplement her skills.

What about you? Is business ownership a good fit for you? Take time to reflect. Show your self-assessment to trusted advisors. Engage them in conversations about your ideas, your strengths, and the competencies you need to develop. Good luck!

Toolkit of Resources

The Toolkit in the back of your workbook provides helpful information such as a list of great resources to get more information. Many of these are free or very inexpensive.

Facilitation Note

- * If you added Local Resources to the list in the Participant

Instructor Notes

Presentation Guidelines

Workbook, point out some of these.

Slide 21

Pre-Post Test and Evaluation

- If you have not already done so, assess what your knowledge on this topic was *before* you participated in this class.
- Assess your knowledge on this topic *after* taking this class.
- Complete the Evaluation Form. Your feedback is helpful!
- Return both forms to the instructor before you leave. Thank you!

In your workbook

DON'T FORGET

SBA IS OWNING A BUSINESS A GOOD FIT FOR YOU?

Pre- and Post-Test and Evaluation

Please turn to the Pre- and Post-Test form in the back of your workbook. If you have not already done so, complete the BEFORE Training column to assess what your knowledge was before you participated in this class. Then complete the AFTER Training column.

Take a few minutes to complete the Evaluation Form as well. Please return both forms to me before you leave.

Thank you for your feedback and comments.

