

Public Relations Handbook

**Credit Professionals
International**

2009

TABLE OF CONTENTS

Introduction.....	3-4
Getting Started—Basic Planning.....	5-9
Setting a Budget	
Setting Goals	
Selecting an Audience	
Brainstorming Ideas	
Networking Within CPI	
Networking Outside CPI	
Taking Action	
Developing a Plan.....	10-14
Special Events	
Co-Sponsoring	
Networking with other organizations	
Obtaining Educational Materials	
Public Relations Tools.....	15-27
Program Support/ Educational Material Resources	
Developing a Speaker’s Bureau	
Working with the Media	
Using the Internet	
Conclusion.....	28

PUBLIC RELATIONS HANDBOOK

June 2009 Edition

To support the members of Credit Professionals International by providing opportunities for networking, career development and community involvement.

Mission Statement

Credit Professionals International

A strong public relations program is essential to enable Credit Professionals International (CPI) to carry out its mission at every level—Local, State, District and International.

Fully implemented, such a program will establish CPI as an excellent credit education resource for both credit industry professionals and consumers of every age and background.

This new Public Relations Handbook is designed to help you, as a CPI leader, plan, develop and implement a solid communications effort that will achieve your goals. It gives you step-by-step instructions and insider advice that will make it easy for you to carry out your responsibilities as a CPI communicator.

Specifically, this Handbook will show you how to:

- Design and set up a public relations program for your Local, State or District;
- Create two different public relations campaigns—one to reach credit industry professionals and the other to educate consumers;
- Use a variety of public relations tools with each campaign.

You will also learn where to get professionally created credit education materials (many of them free); how to create your own materials; and what assistance is available to you from CPI at the International level.

That CPI assistance begins the moment you turn this page.

WHAT IS PUBLIC RELATIONS

The field of public relations has often been given an undeserved black eye. Many people see it as a candy-coated way of selling. Others view it as a means of manipulating people. Still others see it as a vehicle for spreading half-truths. None of these is correct.

As its name implies, public relations is about relationships—specifically, about relationships between an organization and its various publics. A formal definition can be found in the textbook, *Effective Public Relations* by Scott Cutlip, Allen Center and Glen Broom (Prentice-Hall International, 1994):

“Public relations is a management function that seeks to identify, build, and maintain mutually beneficial relationships between an organization and all of the publics on whom its success or failure depends.”

For CPI, those “publics” or audiences can be identified in two broad categories:

- People who work in the credit industry (including CPI members); and
- Consumers in need of credit education.

Public relations operates on a two-way street. It relays information from the organization to its audiences but it also relays information from the audiences to the organization. In other words, it strives to meet the needs of both the organization and the various audiences. **It is important to keep this in mind as you begin planning your public relations efforts.**

GETTING STARTED—BASIC PLANNING

Step One—Establish a budget

Before you begin planning, find out how much money your organization's board can allocate for public relations efforts. This will enable you to avoid wasting time on creating projects that are far beyond your means but, at the same time, it will stimulate your committee to find creative ways to make a great idea work within your budget.

You can create and implement an effective public relations program on any size budget.

With a small budget, it is more effective to narrow your audience to a smaller segment than to try to spread your money thin over a larger segment.

On the other hand, don't waste a large budget. Consider all the proposed program options and choose those that will bring you the "most bang for your buck."

If your public relations program emphasizes credit education, you can apply for a grant from the Credit Education Resources Foundation to help with the costs. For more information on these grants, contact the president of the Foundation.

Step Two—Set Goals

Goals are essential to an effective public relations program. Without them, you are likely to end up spinning your wheels—that is, investing a lot of time and energy but, in the end, getting nowhere.

You need to set goals not only for your overall public relations program but also for each project.

- Program goals are broad and will carry over from year to year.
- Project goals are narrow and cover a specific length of time or an event. Project goals help you to plan and implement, as well as to measure results.

CPI has two public relations program goals. Each is directed to a different audience.

These goals are:

- To increase membership in Credit Professionals International; and
- To educate consumers regarding credit and financial matters.

Any public relations project you undertake must relate to achieving one of these two goals. So how do you do this?

Begin by defining and selecting your audiences—that is, the people you want to reach.

Step Three—Define/Select Your Audiences

As we mentioned earlier, CPI has two primary target audiences:

- People who work in the credit industry
- Consumers in need of credit education.

These, however, are broad categories. To create an effective public relations program, you will need to:

1. Determine the different subgroups within each target audience;
2. Define the needs of each subgroup;
3. Develop programs with specific objectives to meet those needs.

Wow! That sounds like a lot of work, doesn't it? Don't worry. CPI is going to do a lot of the work for you. Read on!

There are different ways you can determine subgroups within your primary target audience. Let's look at how you can do this with the CPI primary target audience: **people who work in the credit industry**.

One way to do this is by job position. The subgroups would look like this:

- Beginners—those just starting out in their credit career;
- Credit professionals who have worked their way up into middle management;
- Credit professionals in upper management or who own their own businesses.

Another is by industry. The subgroups would look like this:

- Banking;
- Collections;
- Credit Departments;
- Credit Counseling;
- Financial Planning;
- Insurance Industry;
- Legal Field; and
- Mortgage Industry.

A third way focuses on the future. The subgroups might be:

- Business school students; and
- Business school faculty.

You can develop and implement a project for just one subgroup—such as business school students—or a project that crosses over two subgroups—such as beginners in the field of credit counseling.

We will explore this more fully later. First, however, let's look at how you can create subgroups within the CPI primary target audience: **consumers in need of credit education**.

One approach is work-related. The sub-groups would look like this:

- Junior and senior high school students;
- College, university and community college students;
- Trade school students;
- Persons new in the workforce;
- Mid-career workers;
- Workers who dropped out of the workforce and are now returning;
- Small business owners;
- Pre-retirees; and
- Retirees.

Another is lifestyle-related. The sub-groups might look like this:

- Young adults;
- Engaged couples and newlyweds;
- Parents with young children;
- Parents of teens and college students;
- Grandparents; and
- Caregivers.

A third is housing-related. The sub-groups would be:

- Apartment dwellers;
- Condo owners;
- First-time homebuyers;
- Homeowners;
- Persons selling homes;
- Buyers of rental/investment property;
- Residents of senior living/retirement centers.

Breaking your target audience into sub-groups helps you to focus your public relations program. When you select a specific subgroup, you can focus your project to meet the needs of the people in that subgroup.

Step Four—Brainstorm Ideas

The place to start brainstorming ideas is with your Public Relations Committee. Most likely, you and your committee members accepted appointments to this committee because you have ideas. So call a meeting and throw all those ideas out on the table.

It is important that, as chairman, you set the parameters for the meeting. Ideas must focus on meeting the needs of the audience. The first tasks at your meeting, therefore, are to select an audience and then determine the needs of that audience. When you have done this, you are ready to brainstorm ideas.

As chairman, your role during this brainstorming session is to:

- Make certain everyone (including you) has the opportunity to present his or her ideas.
- Prevent “idea stoppers” from dampening your team’s creativity. These are people who, when an idea is presented, will say: “That’s a dumb idea that would never work.” “We tried that once and it didn’t work?” “That idea would involve too much work” “We can’t afford to do that.” Every idea deserves consideration.
- Encourage interaction. Rather than toss aside an off-the-wall idea, seek input from other committee members. If you have a creative team, you are likely to get responses such as: “Maybe that idea isn’t as wild as it sounds. What if we...” or “That idea just prompted another in my head directed to the same audience. What if we...”.
- Keep the meeting focused on brainstorming, not implementation. That will come later. Your goal is to select one, two or more ideas to pursue. Assign members to develop an implementation plan for each project and bring it to your next meeting.

In addition to your committee members, there are other resources you can use to generate public relations ideas and programs. You can:

- Network within CPI;
- Look in your community; or
- Search on the Internet.

Network within CPI—One of the advantages of belonging to CPI is that your Public Relations Committee is as large as CPI. You can draw on resources and ideas from CPI members across the country. To connect to the CPI network:

- Read *The Credit Connection* quarterly newsletter. It carries reports of public relations projects undertaken by CPI locals for Credit Education Month (celebrated every March), Make a Difference Day (held every October), and Walk-A-Thons. Read it on the CPI website (www.creditprofessionals.org), or, if you do not have Internet access, order a free photocopy from the CPI Corporate Office in St. Louis, MO.
- Read the *CPI Education Manual*. The 2007-2008 edition, for example, has three articles giving details of community credit education programs implemented by CPI locals in Jackson, Tennessee; Hutchinson, Kansas; and Elkhart County, Indiana.
- Visit the CPI website. Here you can find credit education ideas posted by CPI; visit websites of other CPI locals to learn about their PR projects; and get contact information, via the Member Directory, for CPI members whom you want to reach for additional information on their public relations programs. If you do not have Internet access, you can assign this task to one of your committee members who does. You can also get a free hard copy of the Member Directory from the CPI Corporate Office.

- Join the CPI Yahoo Group. It's free, it works and it is a way to be connected with CPI member across the country. In addition, you will be able to search your local networking and business group meetings in your area. To join the CPI Yahoo Group, go to <http://finance.groups.yahoo.com/group/Creditpros/>. (For additional information on the CPI Yahoo Group see "Do You Yahoo and Are You Linked In?" by Susan J. Heusing, MCE, in the November 2008 issue of *The Credit Connection*. The newsletter is available on the CPI website.

Look in Your Community—This is a good way to learn about the credit education needs in your community or find project ideas you can adapt to your organization.

- Monitor your local news media to keep abreast of hot credit-related topics in your community. Here are some examples: Are Hispanics in your area being preyed upon by payday loan sharks? Is there an influx of first-time homebuyers in your area? Has a large employer moved out of the area, resulting in many workers being laid off?
- Scan local community college adult education course offerings. These colleges track the pulse of the community and adjust their evening adult education courses accordingly. Are there classes on starting and running a small business? Making a will? Buying or rehabbing a house? Investing?
- Find out what other non-profit professional organizations in your area are doing. What programs do they sponsor for consumers? How are they going about recruiting new members? Is there an idea that you could adapt?

Search on the Internet—There are two U.S. government websites that make it easy to initiate and implement credit-related public information programs. Yes, your government has done a lot of the work for you and now Uncle Sam needs you to go out into your communities and educate, educate, educate.

These free programs are called *Money Smart*, produced by the Federal Deposit Insurance Corporation (FDIC) and *Read Up! Reach Out!*, produced by the Federal Trade Commission (FTC). Both provide ideas, advice on implementation, and materials. We will discuss these programs in more depth in the tools section of this handbook but here are the website links.

www.fdic.gov

www.ftc.gov/bep/edu/microsites/reachout/readup.htm

You can also search websites of other organizations to learn what they are doing. You may even find opportunities to tie into another organization's event or program. Be careful, however, that you do not steal another's idea.

Step Five—Take Action

The final basic planning step is to determine the specific audience you want to reach and then choose an idea to reach that audience.

DEVELOPING A PROJECT PLAN

Your next step is to develop a project plan.

Before lining up volunteers or setting date, time and place, answer these four questions:

1. Can we tie our project into a special event?
2. Can we co-sponsor with another organization or group?
3. Can we network with another organization?
4. What materials will we need and where do we get them?

Tie into a special event—A special event is a great way to draw consumer and media attention to your public relations project.

For example: Which of the following news release openings would grab your attention?

Credit Professionals International of Springfield will host a program on “What Does Your Credit Report Say About Your Financial Health?” at the local community college on Wednesday, March 5, at 7 p.m.

OR

March is Credit Education Month and the perfect time to find out how all that stuff in your credit report affects your financial health. Credit Professionals International of Springfield will help you decipher your credit report during a free program Wednesday, March 5, at 7 p.m. at the local community college. It’s titled “What Does Your Credit Report Say About Your Financial Health?”

Credit Education Month, sponsored each March by Credit Professionals International and the Credit Education Resources Foundation, is one such event. Since you are part of CPI, you will want to take advantage of this public relations opportunity but you don’t need to limit your PR efforts to this one special event.

Many other organizations also sponsor special months and weeks throughout the year. Some of these can be used as a platform for launching consumer credit education programs or for promoting a CPI membership drive.

You will find information on these events and their sponsors in a door-stopper-sized book called *Chase’s Calendar of Events*. Just ask for it in your public library’s reference room.

To give you a jumpstart, here is a list of some events worthy of your consideration:

January

Financial Wellness Month

Here is an opportunity to reach consumers with credit information.

National Mentoring Month

Mentoring is a valuable benefit offered to CPI members. So promote CPI membership this month, with an emphasis on this benefit.

February

National Senior Independence Month

This is a great opportunity to provide credit advice for older adults and their caregivers.

Spunky Old Broads Month

This is an opportunity to get media coverage for a member of your association who has overcome the odds in the business world. Note: any publicity you get for your association can help bring in new members.

America Saves Week

Held the last week in February, this event is sponsored by federal government organizations.

March

Credit Education Month

This is YOUR month. Make the most of it.

National Consumer Protection Week

This event is certain to draw media attention. Several federal government agencies and many consumer groups, including AARP, Better Business Bureaus and the Consumer Federation of America, sponsor it.

April

School Library Media Month

Here is an opportunity to donate “Take Charge of Your Life” CDs to your local public libraries.

National Teach Children to Save Day

The American Bankers Association sponsors this event each April. The date changes each year. Visit www.aba.com (click on “consumers” tab and follow the prompts.) CPI members who work in banks could encourage their employer to participate and offer to head the project.

May

Older Americans Month

What better time is there to reach older adults with credit-related information?

National Prepare To Buy a Home Month

Help homebuyers learn all about the financial side of buying a house.

June

Rebuild Your Life Month

Offer advice to consumers facing bankruptcy or other financial trouble.

July

National Make a Difference to Children Month

Give parents advice on helping their children develop good saving and spending habits.

August

Take a break this month. You deserve it.

September

College Savings Month

Give parents and grandparents advice on effective ways to build a college fund for their children and grandchildren.

October

Make a Difference Day (fourth Saturday of the month)

Created by USA Weekend Magazine and co-sponsored by the Points of Light Foundation, this has become the most encompassing national day for helping others via neighbor-to-neighbor projects in local communities. **It is also a joint project of CPI and the Credit Education Resources Foundation Marketing Committees. GET INVOLVED.**

International Credit Union Day (third Thursday in October)

The World Council of Credit Union sponsors this event. CPI members working in credit unions can take a leadership role in planning their firm's celebration.

Get Smart About Credit Day

The American Bankers Association sponsors this event each October. The date changes each year. Visit www.aba.com (click on "consumers" tab and follow the prompts.) CPI members who work in banks could encourage their employer to participate and offer to head the project.

November

Empty Nester Month

Provide empty nesters with financial advice.

National Family Caregivers Month

Offer advice on the financial side of caregiving.

December

Identity Theft Prevention & Awareness Month

This is always a hot topic with consumers.

National Write a Business Plan Month

Community colleges often offer classes in starting a business. Offer to be a guest speaker to discuss the financial part of the business plan.

We have identified the sponsors of some of these events. You can find the sponsors for others in *Chase's Calendar of Events*. Because these are public events, you usually do not need to get the sponsor's permission to tie into the event. But if in doubt, do so.

It is a good idea to mention the event's sponsor in your publicity and send them a copy of your news releases and other materials mentioning them for their files.

Co-sponsor with another organization or group—Opportunities to work with other organizations range from being a guest speaker at an organization's regularly scheduled meeting to jointly developing and presenting a program in your community.

For example, CPI of Jackson, TN, runs its "Check Writing Class" program in cooperation with the County General Sessions Court. CPI members in Hutchinson, Kansas, (Central Kansas Business Connection) conduct classes on banking, credit and financial planning as part of a Pre-Release Program at the Hutchinson Correctional Facility. CPI of Goshen, IN, conducts credit education classes for Habitat for Humanity of Elkhart County.

For starters, use the following lists as a guide for finding co-sponsor opportunities:

For membership recruitment campaign

(note: the co-sponsored program may be on a project for the whole community but, while planning and implementing it, you will be working with people who would benefit from membership in CPI)

- Chambers of Commerce;
- Community Organizations (Jaycees, Rotary, etc.);
- Financial institutions (banks, credit unions, etc.); or
- CPI members' employers.

For the consumer campaign

- Older adult organizations, (AARP, Oasis, etc.);
- Retirement centers;
- Programs/organizations for budding entrepreneurs;
- Community volunteer programs (food banks, Habitat for Humanity, Beyond Housing, etc.); or
- Churches and other religious organizations.

Network with another organization—You may have already networked with another CPI local association to get advice on how they planned and implemented a successful public relations program. Did you know that you could do the same thing with other volunteer organizations in your community?

Of course, you do not want to seek “how to” advice from community/business organizations that are sponsoring programs on credit education topics. These are your competitors.

But when there is no conflict of interest, you are free to seek advice from other groups on planning and implementation. Here are some examples:

- A local volunteer mental health organization is presenting a program on “how to identify the signs of mental illness” at area churches. You contact the organization for advice on how to set up a speaker program and how to get speaking engagements at churches. They may offer to share their mailing list with you or, at the least, tell you how to put one together.
- The local chapter of Mothers Against Drunk Driving (MADD) is presenting a program at area high school drivers’ education classes. You contact the organization for advice on how to approach schools to present programs on credit education topics.

Identify and obtain education materials—There are two types of educational materials:

- Program materials—for your use in developing and implementing an education program
- Consumer information materials—to be distributed to consumers.

Although you may need to create credit education materials that are specific to your project (such as worksheets used in classes), both types of education materials are available from various sources. Three good resources are:

The Credit Education Resources Foundation
Federal Trade Commission
Federal Deposit Insurance Corporation.

See the Public Relations Tools section of this handbook for detailed information on what these organizations have to offer you. Many of these materials are free.

If you will be obtaining materials from outside sources, allow ample time to determine what is available, to make selections, to place your order, and to receive it.

When creating your own materials, make certain they look professional and include your local association’s name and contact information.

PUBLIC RELATIONS TOOLS

This section is devoted to the different tools you will need or want to use to plan and implement an effective public relations program. Specifically, we will look at four areas:

1. Program Support/Educational Material Resources;
2. Developing a Speaker's Bureau;
3. Working with the Print and Broadcast Media;
4. Using the Internet.

Program Support/Educational Material Resources

Here are three valuable resources that can provide you with developed credit education programs ready for you to implement, along with professionally prepared credit education materials.

The Credit Education Resources Foundation

The Foundation offers "Take Charge of Your Life," a 73-minute audio program covering the basics of money and credit management. Written by CPI members and other experts, it consists of seven lessons to help consumers learn how to manage their money wisely and take care of their financial future.

The program's topics include: Getting Started, How Credit Works, Credit and Credit Cards, You and Your Credit Record, You and Your Money—Part 1 and Part 2, and Protection Against Fraud.

CPI members are encouraged to present the "Take Charge of Your Life" program in their communities and local schools. To facilitate this, the Foundation has produced an accompanying Power Point presentation and a written Instructor's Guide.

The audio program, however, also can be used for self-study and is ideal for placing in public and school libraries. In addition, it can be given to community organizations.

CPI members can download, at no cost, the 70-slide PowerPoint presentation from the CPI website: www.creditprofessionals.org. The Instructor's Guide also is available on the website for free download.

The audio program, available on CD, can be purchased from the Foundation. The price is \$8.00 each, with free shipping. Payment must accompany order.

Order from Credit Education Resources Foundation
 10726 Manchester Road, Ste. 210
 St. Louis MO 63122

Federal Trade Commission

The FTC offers two excellent consumer education programs:

- Read Up! Reach Out!—www.ftc.gov/bcp/edu/microsites/reachout/readup.htm
- Protect Your Identity Day—www.ftc.gov/bcp/microsites/idtheft/

With both programs, the FTC provides presenters—such as CPI members—with step-by-step instructions covering every aspect of presenting programs on financial literacy and on identity theft. **All of the planning has been done for you.** All you need to do is order the free planning kits and follow the step-by-step instructions to implement the program.

In addition, the FTC has produced consumer education materials to accompany these programs. These brochures and materials can be downloaded, for printing with your local association's name and contact information. Or free copies of the brochures can be ordered directly from the FTC. Here is detailed information on each program.

Read Up! How To Be An Informed Consumer

The core of this program is a 35-page booklet filled with information written for consumers. The material is arranged in five sections: Managing Your Finances; Major Purchases and Investments; Your Consumer Rights; Avoiding Scams and Rip-Offs; and Information Security. It concludes with a section on how to order FTC publications and how to file a consumer complaint.

Each section provides an FTC website link where readers can obtain additional information on the topics covered (READ UP!) and offers ideas to those, such as CPI members, who are interested in providing consumer education in their communities (REACH OUT!).

In addition to the credit education ideas in the consumer booklet, the FTC has devoted a special section of its website to providing many more credit education ideas. A Calendar of Events available on this REACH OUT! website area offers credit education ideas tied to events sponsored by other organizations.

Here's one example. For October (when CPI members are looking for ways to celebrate Make a Difference Day), the FTC calendar points out that it is National Cyber Security Awareness Month and a great time to talk to people about staying safe online. It refers consumer educators to OnGuardOnline.gov to get ideas on how to promote online safety and to order brochures and bookmarks to distribute.

To tap into this excellent credit education resource, go to:

www.ftc.gov/bcp/edu/microsites/reachout/readup.htm

This will bring up the “*Read Up! How To Be An Informed Consumer*” booklet. Click on the title to bring it up in a PDF file to download.

In addition, click on [Reach Out!](#) at the bottom of the page to bring up the credit education ideas section, which includes the Calendar of Events.

Protect Your Identity Day

The FTC created “Protect Your Identity Day” to focus on educating consumers about how to avoid having their identity stolen and what to do if it does happen.

Because the FTC has not set a specific date for “Protect Your Identity Day,” CPI members and other educators can go with a date of their choosing. This program, for example, could be held during Credit Education Month.

The FTC has created an excellent “Protect Your Identity Day” kit to help organizations combat identity theft by raising awareness and educating consumers. The kit includes a CD containing:

1. The entire kit contents, for use in customizing and printing;
2. *Deter, Detect, Defend* videos for computer broadcast;
3. *Talking About Identity Theft: A How-To Guide*, which offers more sample materials, including a speech, presentation, and template media materials in English and Spanish. The guide can also be downloaded at ftc.gov/idtheft.

In addition, the kit includes a DVD that features *Deter, Detect, Defend* videos for television broadcast.

The kit also offers information on how to work with the media, how to co-sponsor with another group or organization, and detailed instructions on planning “Protect Your Identity Day” events in your community. There is even a sample proclamation.

More FTC programs

Consumer Education: The FTC also offers the “*ID Theft Consumer Education Kit*,” which contains tips on how to talk to others in your community about identity theft and on how to get the word out at work, in your community, and through the media. The kit also has materials to use when speaking to others about identity theft.

The kit includes a how-to guide, tri-fold brochure, presentation slides and a CD/DVD set. Additional materials, such as posters, are also available.

Guarding Against Online Identity Theft: The FTC has a variety of brochures related to online identity theft. Topics include:

How to Protect Kids' Privacy Online (there is a related teacher's guide);
Keeping Laptops from Getting Lost or Stolen;
Minimizing the Effects of Malware on Your Computer;
Securing Your Wireless Network (*a good topic for a Chamber of Commerce meeting*);
Site-Seeing on the Internet (covers online shopping, chat rooms and other topics);
Social Networking Sites.

Some of this information is also packaged in articles for newsletters, magazines or websites and, in condensed versions, on bookmarks.

Federal Deposit Insurance Corporation

Money Smart

The FDIC offers an excellent financial education program dubbed *Money Smart*. There are two versions, both available to instructors at no charge:

- *Money Smart Adult Financial Education Curriculum; and*
- *Money Smart for Young Adults*

The *Money Smart* program for adults is designed to help adults outside the financial mainstream enhance their money skills and create positive banking relationships. It is an ideal program for CPI members to present in partnership with organizations that work with lower-income adults, such as Habitat for Humanity or Beyond Housing. It is available in two versions: an instructor-led version and a computer-based instruction. Both versions have the same 10 modules. Each of the 10 modules is structured in an identical manner and includes:

- A comprehensive, fully scripted guide for instructors that includes everything necessary to start teaching the program, including easy-to-follow cues, script, and interactive class exercises;
- Overheads, in Word and PowerPoint format; and
- Take-home guide for participants.

Module topics are:

- An introduction to bank services;
- An introduction to credit;
- How to choose and keep a checking account;
- How to keep track of your money;
- Why you should save, save, save;
- Your rights as a consumer;
- How your credit history will affect your credit future;
- How to make a credit card work for you;
- Know what you're borrowing before you buy; and
- What home ownership is all about.

The computer version is available online or can be ordered on a CD. It is available in English and Spanish. The instructor-led version can be used for instructing in English, Spanish, Chinese, Korean, Vietnamese or Russian. A version for the visually impaired is also available.

The *Money Smart for Young Adults* program was created to teach youth between ages 12 and 20 the basics of handling their money and finances, including how to create positive relationships with financial institutions. The curriculum is aligned with educational standards for all 50 states and the District of Columbia.

Each of the eight instructor-led modules in the *Young Adults* program includes a fully scripted instructor guide, participant guide and overhead slides. The materials also include an optional computer-based scenario that allows students to complete realistic exercises based on each module, such as shopping for a credit card. The curriculum is free and can be customized to meet audience needs.

To obtain information on these programs, go to:

www.fdic.gov/consumers/consumer/moneysmart

FDIC Consumer News

The FDIC publishes a quarterly newsletter—*The FDIC Consumer News*—for consumers. Each year, one issue is a special edition filled with articles related to financial education.

You can download this publication in a PDF format from the FDIC website and reproduce it for distribution as part of your credit education efforts. The FDIC has intentionally left blank space on the back page of the PDF version so an organization can add its name, logo and a special message.

You can also select an article on a specific topic to use as background in preparing a talk on the subject. An article can also be reprinted in a publication (with proper attribution to the FDIC) or reproduced and used as a handout.

You can access current and back issues (back to 2003) at:

www.fdic.gov/consumers/consumer/news

Via this website, you can also get a free subscription to the newsletter, which will be e-mailed to you. Go to www.fdic.gov/about/subscriptions/index.html

The Spring 2008 special edition focused on “Money Tips for All Ages—your Finances at Different Stages of Life.” Topics covered were:

- Practical Advice for Everyone on How to Save and Manage Money;
- For Teens: How to Ace Your First Test Managing Real Money in the Real World;
- For Young Adults: What To Know Before Declaring Your Financial Independence;
- Newlyweds: Starting a Household on Solid Ground Financially;
- At midlife: Multi-Tasking in Your 30s, 40s and 50s;
- Parents: Teaching Children the Financial Facts of Life;
- Before You Retire: Getting Your Finances Ready for Your Golden Years;
- After You Retire: Managing Your Expenses on a Fixed or Reduced Income;
- For Financial Caregivers: Helping Disabled or Elderly Relatives with Money Management, Even From Far Away; and
- For Major Life Events: Ways to Cope Financially During and After a Big Change.

The Summer 2007 special edition focused on “51 Ways To Save Hundreds on Loans and Credit Cards.” Topics covered were:

- Cutting Your Costs: Simple Strategies for Saving Money on Loans and Credit Cards;
- Refinancing: Tips for Mortgages and Other Credit;
- Borrower Beware: How to Avoid Fraudulent or Deceptive Deals;
- Taking Charge of Your Credit Cards;
- Home Loans: How to Keep Costs from Going Through the Roof;
- Auto Loans: Take Control of the Financing Before You Take Control of the Wheel;
- When You Need Money Fast: Sources of Affordable Cash;
- Paying for College...the Smart Way; and
- Financing a Small Business: Saving Money To Help Your Company Grow.

How to Develop and Use a Speaker's Bureau

Public speaking must be an integral part of your public relations program. Despite the growth of the Internet, it remains a key method to reach your audiences. There is nothing quite like face-to-face communication.

Whether you are teaching consumers, giving a presentation to a professional or civic organization, or appearing on a broadcast program, you are providing a public service and gaining visibility for your CPI organization.

In developing a speaker's bureau, you may be tempted to rely on the members of your organization who are already competent and confident speakers. You do want to include them but you also want to help other members develop their public speaking skills. This is continuing education for them and will help them grow in their business careers. And it will help you grow your pool of credit education speakers for consumer and professional groups.

Developing Speakers

The CPI local association is a good place for neophyte speakers to develop their skills.

Here are some ways to help members sharpen their speaking skills and become at ease and comfortable at the podium:

- Ask a member to prepare and deliver an introduction of a fellow member at the next meeting. Give a time limit, such as two or three minutes.
- Make public speaking the topic of your meeting's education program. At the previous meeting, give members printed advice on public speaking (see next section) and ask each member to come prepared to give a three-to-five minute talk on a specific topic, such as "how to do something." The "how to" subject could be anything from wiring a lamp to potting a plant to organizing your files.
- Encourage members to join a local public speaking organization, such as Toastmasters International; enroll in a public speaking course, such as those given by the Dale Carnegie Institute; or take a college class. (See "Getting All the Butterflies Going in the Same Direction" by Linda Bridgeford, CCCE/MPCE, **CPI Education Manual, 2008-2009**, pp. 17-22.)

Tips for Credit Education Speakers

These tips will help you to prepare a presentation on a credit education topic but they can also be used to prepare talks on other topics.

Check resources first—You can write your speech or develop your own presentation but, in the field of credit education, there are a number of professionally prepared presentations—which usually include visuals and handout materials—for you to use.

Here are some available resources:

- **“Take Charge of Your Life”** from the Credit Education Resources Foundation. www.creditprofessionals.org
- **“Read Up! Reach Out”** from the Federal Trade Commission. www.ftc.gov/bcp/edu/microsites/reachout/readup.htm
- **“Protect Your Identity Day”** from the Federal Trade Commission. www.ftc.gov/bcp/microsites/idtheft
- **“ID Theft Consumer Education Kit”** from the Federal Trade Commission www.ftc.gov/bcp/microsites/idtheft
- **“Money Smart Adult Financial Education Curriculum** from the Federal Deposit Insurance Corporation. www.fdic.gov/consumers/consumer/moneysmart
- **“Money Smart for Young Adults** from the Federal Deposit Insurance Corporation. www.fdic.gov/consumers/consumer/moneysmart
- **“FDIC Consumer News”** from the Federal Deposit Insurance Corporation. www.fdic.gov/consumers/consumer/news

Prepare your own presentation—Begin your preparation by determining the key message you want to get across. For example: “Today’s consumers need to take extra precautions to protect themselves from identity theft.” This basic message should be the main part of your speech introduction.

Select three or four main points to support your basic message. These points should form the body of your speech and answer the “why” inherent in the theme. Follow these main points with specific advice related to your basic message. For example: precautions to take to protect yourself from identity theft. Then close with a restatement of your key message.

This gives you the basic outline of your speech. Most speakers today use an outline rather than a full text because it enhances informality and allows more eye contact with the audience. You will probably want to flesh out your basic outline with some key points that you want to make.

Rehearse Your Speech—Whether you are using prepared material from a resource or delivering a speech you wrote yourself, rehearsal is important.

Put your outline on index cards, with one key thought supported by details on each card. Number the cards so that, if you drop them, you can put them in order quickly.

Rehearse your speech aloud. When doing so, think of it as an informal conversation. Speak distinctly and loud enough to be heard by everyone in the audience. (If you will be using a microphone, you may need to adjust your volume at the time you give your actual presentation.) Vary your rate of delivery and the inflection of your voice. Punctuate your speech with pauses to let your ideas sink in. Avoid “ah” and “you know.” Instead, pause.

If you will be using audio-visual aids and equipment, rehearse with them so that you are comfortable and confident in managing them on the day of your presentation.

Making Your Presentation—On the day of your presentation, arrive early so that you can check the microphone and podium; set up audio-visual aids; arrange for any help you need in using them; and get acquainted with others on the program.

If you forget something or make a mistake, don't get flustered. Stay in control and proceed smoothly. Distribute handouts at the end of the speech or, if they are to be used during your presentation, at the time they are to be used.

The next day, send a note of thanks to the organization that sponsored the meeting where you spoke. And offer to speak again sometime.

Tips for Broadcast Appearances

Celebrities make television interviews seem easy and fun but, in reality, it takes special preparation to carry off a successful broadcast interview. Time is short and you must focus your mind on getting your key point across. To prepare for a broadcast interview:

- Watch or listen to the show several times and note how guests are questioned.
- Brief your interviewer on CPI in general and on the specific topic to be discussed. Also provide a brief biographical sketch.
- If you are using video or props, talk with the producer well in advance of the show. Arrive early to allow time to set them up.
- Find out how long the interview will be.
- Determine the key point you want to make. (Example: Everyone needs to check their three credit reports annually.) Make this point early in the interview, repeat it at the end, and try to mention it somewhere in the middle.
- Select two or three supporting points. (Example: why consumers need to do this and where to get their credit reports for free.)
- Anticipate questions that will be asked and have answers ready.
- Review your subject but don't go overboard. As a credit professional, you know your topic well.
- On the air, answer all questions with the main point first. Then give supporting information.
- Use the interviewer's first name once or twice during the interview. Also, look at the interviewer, not the camera. Use hand gestures as you would in normal conversation.
- Limit most of your answers to 20 or 30 seconds. If you use anecdotes or analogies to reinforce a point, keep them short.
- Relax and be flexible. Sometimes changes need to be made in the flow of the program. Don't let them ruffle you.

How to Work With the Print and Broadcast Media

A media relations program is an essential part of public relations programming. It supports every public relations project you undertake by enabling you to get the word out to your various audiences in the community.

You will, for example, want to turn to the media to:

- Promote your local association meeting or your District Conference;
- Promote events your organization sponsors, such as Walk-A-Thons and Credit Education Month;
- Spread news of awards and grants your organization has given or is receiving;
- Alert consumers to a credit education program you are offering in the community;
- Provide consumers with credit education information.

Although media relations efforts are focused on generating publicity, the ultimate goal of your media relations program is to establish your CPI organization as **THE** credible resource for credit information in your community.

Getting To Know You

As its name implies, a media relations program is about building relationships with media people. This is more important today than ever before because the media are facing significant challenges. The space available for news is shrinking for newspapers, getting tighter for broadcasters, and exploding on the Internet.

To be in print, get your spokesperson on the airwaves, or be featured on a newspaper's or station's website, you need to know:

- whom to contact;
- when they want to be contacted (their deadlines);
- what information they want from you (news release, spokesperson biography, background material, etc.);
- where they want the information sent; and
- how they want to be contacted (usually by e-mail).

Building a Media Contacts List

- Make a general list of all the print and broadcast outlets in your area.
- Under each newspaper, list the sections/features that you may want to use—meetings, calendars, consumer advice, business/finance section, columnists, etc. Visit the newspaper's website or call its office to find out the names, phone numbers and e-mail addresses of the person in charge of each of these sections. Most communication with the media today is done via e-mail.

- Under each broadcast station, list the news and feature programs that may be open to receiving the information you have to share. Morning and mid-day television news programs, for example, often have feature segments with a local expert. Local radio stations often have talk shows with guest spots. Watch and/or listen to these programs to determine which offer opportunities for your organization. Then visit the station's website or call its office to find out the names, phone numbers and e-mail addresses of the person in charge of these programs or news features.
- Also make a list of specialized media and obtain the names and e-mail addresses of the persons to contact. Your local Chamber of Commerce, for example, may publish a newsletter that goes to the community.
- Visit the websites of all print and broadcast media and look for opportunities open to your organization. Do they have a community calendar of events? Do they highlight observances such as Credit Education Month? Do they provide links to community resources? (These may be tied to a spokesperson's appearance only.) Find out the name, phone number and e-mail address of the person to contact regarding these opportunities.

Targeting Media

You will use your media list to help you target your news release or your expert spokesperson topic to the right person at the right publication or program. There are two different approaches you can use:

1. Start with your topic
2. Start with the media person.

Most of the time, you will have a particular topic—meeting, event, observance, award, etc.—for which you want to get media coverage. Your media list will tell you to whom to send the information.

When you don't have a particular topic to promote, you can still get media coverage by pitching a story idea to a particular media person. You are more likely to be successful with this approach if your story idea:

- Relates to current events; and/or
- Involves an expert from your community (i.e. one of your local association's members).

Here is an example of each:

- The news media (national or local) are running news reports on the increase in the number of people filing for bankruptcy. Your media list tells you the mid-day news program at the local NBC-TV affiliate has a regular interview feature offering consumer information. You contact the producer and pitch the idea to have a qualified member of your local appear on the program to discuss how to avoid bankruptcy; when to know it is in your best interest to file and how to do it; and how filing bankruptcy will affect your credit status.

- A member of your local association has been named the International Credit Professional of the Year. This member is a credit counselor. Using your media list, you choose a newspaper (perhaps a weekly rather than daily) editor or columnist. You relay the news to this media person and offer to arrange for your member to be interviewed on what credit counselors do; their qualifications to work in the field; how people can contact them; fees they charge for their services, etc.

Determining What Is Newsworthy

To obtain media coverage, you must be certain that your topic is newsworthy. It will be if it meets one or more of the following criteria:

- It is timely. That is, related to the current events.
- It provides information that readers, viewers or listeners will find useful and informative.
- It comes from a credible source.

The examples given in the “Targeting the Media” section (above) meet these criteria.

Writing News Releases

Being an expert in the field of credit does not necessarily mean that you have the skills to write an effective news release.

Therefore, CPI has provided a number of sample news releases in the “Members Only” section of its website—www.creditprofessionals.org—that you can use or adapt to meet your needs. The topics are:

- Certification/membership recruitment;
- Election of officers;
- Membership recruitment;
- Take Charge of Your Life donation; and
- Take Charge of Your Life presentation offer.

If you have questions about writing a news release, contact the CPI Corporate Office for assistance at: creditpro@creditprofessionals.org; 314-821-9393 (phone) or 314-821-7171 (fax).

Writing a Letter to the Editor

Getting published in the “Letters to the Editor” column of a newspaper can be an effective way to generate visibility in the media. On their editorial page, some newspapers print guidelines for letter writers. Here are some to follow:

- **Be topical.** Address an issue or topic that the newspaper is currently covering. Some newspapers require writers to cite the specific article and date of publication to which they are referring.
- **Be prompt.** E-mail your letter within two days of publication of the article to which you are referring.
- **Be brief.** Keep your letter short, well organized and to the point.

- **Be professional.** Work your organization or your profession into your letter (example: As a member of credit professionals [or As a credit counselor] I know that credit education is the key to helping young adults establish a solid financial foundation.).
- **Be available.** Include your e-mail and phone number(s) for contact. Because a letter to the editor is an opinion, the editor will call you to verify that you are willing to have it published.

Providing Media with Photos

If you want to provide photos to the media, keep in mind that they must be of professional quality. Digital cameras are great for snapshots but may not provide the reproduction quality that newspapers require.

Well ahead of the photo-taking date, contact the newspaper to find out what its needs are. You may want to consider hiring a college photography major or an amateur photographer with a professional-quality camera.

If you are hiring a photographer, see samples of his/her work before retaining him/her. Be certain to get everything in writing. It is best to pay a flat fee to the photographer and buy all rights to the photos. If you buy just first rights, the photographer can charge you each time you order a print and may also demand that his or her name be published with the photo. Newspapers may not want to publish the photographer's name.

Serving the Media via a Website

CPI organizations at every level—district, state and local—are already using websites to communicate with their members. These websites are hosted by the CPI website.

You can also provide the news media with information through a website. Since your current website is accessible only to members, however, you would need to set up a separate website for the media.

If you are interested in doing this, you would want to set up a website with a general homepage and a separate “Press Room” area accessed simply by clicking on it. Here is a list of what to include in your online Press Room:

- News releases. Include all you have issued that are current and relevant. Listed by topic and then in descending date order.
- Downloadable photos.
- Bios of officers, award winners, grant recipients.
- An article about CPI and your district, state or local organization.
- A calendar of upcoming events.
- Contact information (the phone number and e-mail address of the person the media can contact for additional information.)

If you create such a website, you will need to promote it. This is easy to do with e-mail “teasers” that will encourage media people to revisit your site to view your response to breaking news in the community or nation.

Another way to promote your website is to develop a weekly or monthly tip sheet of potential story ideas. Put the information on your website then e-mail the tip sheet to your list of media contacts.

You Can Do It!

Now you have the tips and tools you need to create a public relations program to meet the communications needs and goals of your local, state or district organization.

Don't be overwhelmed by all that we have given you. Choose what will work for you and implement it.

And don't forget to let the Credit Professionals International Corporate Office and other locals, states and districts of your successes.