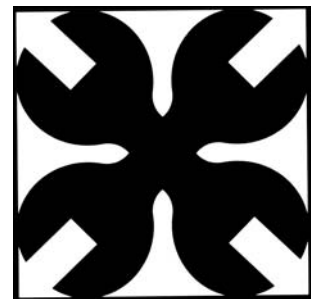




**International Association of
Bridge, Structural, Ornamental
and Reinforcing Iron Workers**

Million Dollar Blue Collar

Instructor Guide



Million Dollar Blue Collar Instructor Guide

Developed by

**IRONWORKER MANAGEMENT PROGRESSIVE
ACTION COOPERATIVE TRUST**

and

**NATIONAL IRONWORKERS AND EMPLOYERS
APPRENTICESHIP TRAINING AND
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International Association of Bridge, Structural, Ornamental and Reinforcing Iron Workers

**MILLION DOLLAR BLUE COLLAR
INSTRUCTOR GUIDE**

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MILLION DOLLAR BLUE COLLAR

INSTRUCTOR GUIDE

INTRODUCTION

The *Million Dollar Blue Collar* book is designed to illustrate the importance of managing money so that every apprentice and journeyman can learn to create financial security. This course is based on the book and is designed to be integrated into one or more courses taught within the local union's apprenticeship training program.

This instructor guide is designed for use by union Training Coordinators, Directors and Instructors to lead classroom discussions on personal money management.

The **Million Dollar Blue Collar** training package is designed for use by **both** the instructor or facilitator and the apprentice or participant. This package contains four primary components that you and the participants will use in going through this material.

1. ***Million Dollar Blue Collar*** by Mark Breslin – This book is the main source of the content.
2. **Student Workbook** – This workbook is designed for use by the participants. It contains questions and case studies that can be worked on in advance by the participants or that may be completed during course sessions. The questions and case studies are also used to guide classroom discussions. Each chapter in the student workbook corresponds to the same chapter number in the book.
3. **Instructor Guide** – This guide is designed for use by the instructor or facilitator and contains information on how to integrate this information into one or more local union apprenticeship courses. This guide also includes a course syllabus, the model answers to the exercises and questions in the student workbook, and a course evaluation form.
4. **PowerPoint Presentations** – For those instructors wanting to teach or review the content in *Million Dollar Blue Collar*, there is a series of PowerPoint presentations (one for each chapter). These can be used as is or may be modified to fit the needs of the local union (e.g., add local union information, photos, local job and bank information, etc.).

A course syllabus is included in this guide. A syllabus serves as the design document for the course, provides information about the course and is typically given to participants on the first day of the course. However, because this is not a course per se, you do not need to provide it to students as it will be up to you to determine how you want to integrate the *Million Dollar Blue Collar* content into one or more courses in your apprenticeship program. The instructor or facilitator may need to adapt this syllabus to meet the needs of the course.

There are 11 relatively short chapters in *Million Dollar Blue Collar*. It is recommended that this “course” be integrated into an existing course in the apprenticeship curriculum. For example, assuming each chapter requires about one hour then each week students can read one chapter before coming to the classroom session. The instructor might spend the first hour on one chapter and then move into regular course content.

The other scheduling option is to devote an 8-10 hour day (or several evening sessions) focusing entirely on *Million Dollar Blue Collar*. In this case you could ask students to read some of the chapters in advance and others they could read during the course. The exercises following each chapter would help to break up the session.

Most questions in the student workbook review the material from the book, *Million Dollar Blue Collar*. Some questions are open-ended to encourage discussion among students. Many questions involve simple arithmetic to show the importance of “doing the math.” This hands-on approach will help students learn how to make informed financial decisions. Both instructors and students should feel free to consult websites for financial calculators such as the ones found on www.bankrate.com. These online tools can quickly breakdown complicated financial calculations into easy to understand information.

Students are encouraged to fill-out the worksheets and respond to some questions for their personal use. The worksheets are not intended to be shared in the classroom. For Case Study and Discussion questions, students can complete these individually or work in small groups to discuss possible solutions. When done in small groups, these discussions should be recorded by one student and presented by another.

A course evaluation form is included in this instructor guide. This should be copied in advance and distributed to the students for completion after each session or at the end of the course. Because students may be completing chapters during one or more courses within their apprenticeship program, you may want to ask for feedback after each session rather than waiting until all chapters have been completed.

Please note the following points regarding the course evaluation form.

- Students are not to put their name on their form. Give the students the time required to complete the form. Do not rush them.
- Encourage the students to provide written comments regarding what they liked, did not like and ask them to offer suggestions for future courses.
- Ask one of the students to collect the evaluation forms and to put these in an envelope before returning them to the instructor.
- The instructor should review these after each session and/or at the end of the course and make notes on how to improve delivery of the course in the future.

COURSE PREPARATION

The following steps should be completed before the course begins and before the instructor walks into the classroom for specific course sessions.

1. Review all components of the training package.
2. Read the content in *Million Dollar Blue Collar*.
3. Review, adapt as needed and then copy the course syllabus or integrate the information into the syllabus of the course during which *Million Dollar Blue Collar* will be taught.
4. Develop a separate course schedule or integrate the sessions into the schedule of the course during which *Million Dollar Blue Collar* will be taught.
5. Mark up or personalize the content in *Million Dollar Blue Collar*. Examples of personalizing the content include the following.
 - Determining when to have participants complete an exercise
 - Adding notes (e.g., key points, examples from personal experience)
 - Adding questions
 - Using a highlighter to indicate key points in the book
6. Review each of the exercises (found in the student workbook) and make sure the purpose and instructions are clear. When needed, prepare for the exercise in advance (e.g., checking www.bankrate.com for the online calculators).
7. Copy the course evaluation form.
8. Prepare the classroom including:
 - Prepare any flipcharts.
 - Set the tables in a U-shape. If possible, have additional tables in another area of the room for small-group work.
 - Provide access to a computer in the classroom for students to access www.bankrate.com as needed to use the online calculators.
9. At this point the room is ready for the delivery of a highly interactive, informative and enjoyable course.

We have provided these suggestions for your use. Please let us know how you have integrated *Million Dollar Blue Collar* into your courses, so that we can share your successes with your peers.

Best practices, comments and suggestions should be sent to:

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MILLION DOLLAR BLUE COLLAR

COURSE SYLLABUS

Course Description:

Million Dollar Blue Collar is designed to be integrated into one or more courses taught within the local union's apprenticeship training program. This course requires approximately 11 classroom hours and provides apprentices and journeymen with useful information on the importance of managing money so that every apprentice and journeyman can learn to create financial security.

Course Objective:

After completion of this course, the student will be able to manage money and plan for financial security.

Learning Objectives:

Upon successful completion of this course, the participant will be able to:

- Describe the reasons for managing earnings.
- Create a monthly budget.
- Identify the challenges facing a construction worker in terms of planning for financial security.
- Establish goals for managing earnings.
- Identify the benefits of using a bank to help manage money.
- Describe how to maintain a good credit rating.
- Compare and contrast credit cards and debit cards.
- Calculate credit card payments.
- Identify types of bank accounts.
- Identify methods to lower personal tax payments.
- Describe how to protect assets to ensure financial security.
- Identify a spouse's benefits to help increase potential savings.
- Describe what is meant by bankruptcy.
- Identify union resources that help manage union benefits.

Target Audience:

The **Million Dollar Blue Collar** course materials can be used by construction workers of all levels of experience. However, the syllabus is geared toward apprentices. The student should have basic reading, writing and math skills.

Length of Course:

The materials are designed to be offered during a total of approximately 11 hours of classroom instruction (one hour per chapter). Course sessions may be conducted as part of other training courses or orientation sessions. For example, a chapter could be presented during a welding course, another during a math course, a third as part of a history class. Another option is for all of the chapters may be integrated into one course. Chapters could also be presented before or after local union meetings if appropriate.

Instructor Information:

Because these materials are being taught as part of other courses, it is expected that instructors for the course will have training as an instructor. The instructor must read *Million Dollar Blue Collar* and feel comfortable with the content. Ideally the instructor has been successful with managing his or her personal finances.

Course Materials for Students:

- *Million Dollar Blue Collar* book by Mark Breslin
- **Million Dollar Blue Collar** Student Workbook
- Course syllabus and schedule

Course Materials for Instructors or Facilitators:

- **Million Dollar Blue Collar** Instructor Guide
- PowerPoint presentations

MILLION DOLLAR BLUE COLLAR

ANSWERS FOR STUDENT WORKBOOK QUESTIONS AND EXERCISES

Chapter 1: Million Dollar Blue Collar

1. Why is it important to learn how to manage your earnings?

Answers will vary with the individual.

2. Think of someone you know who has the “good life.” What types of qualities does he or she have?

Answers will vary with the individual.

3. What’s the best or worst piece of financial advice you’ve been given? Did you follow it? What were the results?

Answers will vary with the individual.

Chapter 2: The Construction Challenge

1. **Case Study and Discussion:** Create a 12-month financial picture for Jack based on a 10-month earning schedule. He estimates that he earns about \$19 per hour after taxes and can work 1,500 hours in an average year.

- What is Jack’s annual income after taxes? _____
- What is Jack’s average monthly income after taxes? _____
- Based on Jack’s average monthly income based on a full year, how much would he need to save in order to cover two months in a year where he only worked 10 months? _____

Step 1: \$19.00 (hourly wage) X 1,500 (hours worked per year) = \$28,500 annual income

Step 2: \$28,500 annual income ÷ 12 months = \$2,375 monthly take home pay

Step 3: \$2,375 x 2 months = \$4,750

Jack will need \$4,750 to cover 2 months of living expenses.

2. **Case Study and Discussion:** Based on Jack's wages, how much would he need to save each month if he wanted to build his reserve or rainy day fund up in 12 months? How about in 18 months?

- For 12 months: _____
- For 18 months: _____

In 12 months: $\$4,750 \div 12 \text{ months} = \395.83 per month or $\$197.92$ per paycheck

In 18 months: $\$4,750 \div 18 \text{ months} = \263.88 per month or $\$131.95$ per paycheck

3. Create a basic monthly budget for yourself based on what you must spend, plan to spend, and would like to buy.

Answers will vary with the individual.

4. **Case Study and Discussion:** A new apprentice asked you how he could earn some extra money. How would you advise him to increase his construction income?

- **Increase overtime**
- **Take whatever work is offered to maximize hours**
- **Don't call in sick**
- **Get supplemental upgrade training**
- **Be productive and reliable on the job site so the boss knows who to call on during seasonal down time**
- **Shoot for certified or supervisory positions that create premium pay**
- **Stay healthy in order to be fit for the job**
- **Work hard and don't make excuses!**

5. What are some real challenges people employed in construction fields face when they try to create financial security? Name three.

- **Seasonal downtime**
- **Not a predictable 40 hours a week job**
- **Construction industry goes through a serious slowdown every 7-10 years**

6. Identify three items that you spend money on a weekly basis and calculate how much you end up spending a year. One item is given as an example.

Answers will vary with the individual.

7. How many months of cash reserve or savings do most financial planners recommend having?

b) 6 months

Chapter 3: Managing Your Earnings for Work-Life Success

1. Write down three goals for yourself and give them a deadline when you'd like them to be accomplished. They could be anything: buy a new house; get a job promotion; run your own construction company; send your child for more education; take a family vacation. Dream big.

Answers will vary with the individual.

2. List three advantages to having a bank account.
 - **Costs less than using check cashing stores**
 - **Easier to save money in an account than in your pocket**
 - **Some accounts will pay you interest on your money**
3. **Case Study and Discussion:** Jack cashes his paycheck at a check cashing business near his work site. He thinks it's more convenient to cash it there and likes having a big roll of dough to take home. He can also buy money orders to pay his monthly bills. Each time he goes there he pays \$20 to cash his check plus \$8 for money orders. Assuming Jack gets 22 paychecks a year, calculate how much he spends to cash his check and pay his bills each year.

22 (the # of paychecks he earns in a year) x \$20 (fee to cash a check) = \$440

12 (the # of months per year) x \$8 (fees for money orders) = \$96

Total = \$536

EXTRA CREDIT: Don't forget the postage!

12 (the # of months per year) x .42 (cost of a stamp) x 8 (# of bills he mails each month) = \$40.32

Total= \$576.32 a year

4. **Case Study and Discussion:** Jack overheard some of the guys talking about how they just moved their banking accounts to be online. He's hesitant to do the same. Why should he consider banking online? What are some of the benefits?
 - **Can see your current balance and recent transactions without a paper statement**
 - **Pay your bills online which means no stamps and no late fees or getting lost in the mail**
 - **It's easier to balance your account**

5. What are the benefits of having your paycheck directly deposited into your bank account?
 - **Saves trips to the bank**
 - **Encourages you to open a bank account**
 - **Keeps you from cashing checks at places where unnecessary spending might occur**
 - **Increases the likelihood for you to save**

Chapter 4: Strategic Buying and Selling

1. **Case Study and Discussion:** Jack is itching to buy a 4 x 4. He knows he can get \$2,000 for his trade-in. He recently saw an ad for 0% financing “or” a \$1,500 rebate with a 3.99% rate. Both deals are for a 36 month loan. The truck costs \$20K. Which offer should Jack take? To answer this question, fill in the missing information in the table below.

	36-Month Car Loan Comparison	
Loan annual percentage rate (APR)	0%	3.99%
Price of vehicle	\$20,000	\$20,000
Less trade-in	\$2,000	\$2,000
Less rebate	0	\$1,500
Amount to finance	\$18,500	\$17,000
Monthly payment	\$500.00	\$487.07

It pays to do the math! Visit www.bankrate.com to compare loan options

2. **Case Study and Discussion:** Jack and Jill want to purchase a new television. How could they conduct their search to make sure they’re getting the best deal?
 - **Ask family or friends where they got their TVs**
 - **Compare prices on the Internet**
 - **Look at sale ads in the newspaper**
3. List some reputable sources where you could buy or sell your stuff.
 - **On the Internet (Craigslist, EBay etc.)**
 - **Local papers (e.g., Pennysaver)**
 - **Yard or garage sales**

4. Think of the last big ticket item you purchased. Did you comparison shop before buying the item? Why, or why not? How did you decide to pay for it? (e.g. cash, credit, layaway, etc.) What would you do differently the next time you have to make a large purchase?

Answers will vary with the individual.

Chapter 5: Credit = Debit

1. How can you obtain a copy of your credit report?

Order a copy online or call the three major credit report agencies: Trans Union, Equifax and Experian.

2. How does a debit card differ from a credit card?

A debit card takes the money directly from your bank account and a credit card charges the purchase which means you'll have to pay for it later plus any interest accrued.

3. List five things you can do to maintain a good credit rating.

- **Pay your bills on time**
- **Keep credit card balance as low as possible**
- **Check your credit report accuracy every year**
- **Pay off debt rather than moving it around**
- **Build a positive credit history**
- **Don't open multiple accounts too quickly**
- **Don't open credit card accounts if you don't need them**
- **Don't close an account thinking it'll be removed your credit report**

4. **True or False:** Your credit score can affect the interest rate a company charges you.

True. The lower your credit rating, the higher the interest rate you'll pay, and if your rating is bad enough, you might not be able to get credit at all. That's a problem if you plan to buy a house or a new car.

5. If you paid \$20 each month on a \$1,000 credit card balance with an 18% interest rate, it would take you 89 months to pay off the balance. How much total interest would you pay?

Amount paid = \$780

Step 1: 20 (amount paid each month) X 89 (total # of months) = \$1,780

Step 2: \$1,780 (total amount paid) - \$1,000 (balance) = \$780 (interest paid)

6. Fill in the chart below to see how increasing a monthly payment can make a difference in how long it takes to pay off a credit card's balance.

	Monthly payment of \$50	Monthly payment of \$75	Monthly payment of \$100
Balance	\$2,000	\$2,000	\$2,000
Interest Rate (APR)	18%	18%	18%
Number of months to pay off credit card	61 months	35 months	24 months

Tip: To determine how long it will take to pay off a credit card go to www.bankrate.com. Look for "Calculators" and then look for "What it will take to pay off your credit card".

7. **Case Study and Discussion:** Jack and Jill have decided to pay off their two credit cards. What steps could they take to achieve this goal?
- **Stop using the credit cards**
 - **Pay off the one with the highest interest rate first**
 - **Consolidate the two balances into one**
 - **Make additional payments or increase the amount they pay each month**

Chapter 6: Taxes, Saving, and Wealth

1. **Case Study and Discussion:** After doing the math, Jack knows he needs to open a bank account and he wants to earn the highest rate of interest on his money. What types of accounts could Jack look at in order to earn the most interest?
- **Money markets**
 - **CDs**
 - **Credit union rates**
 - **Visit www.bankrate.com to compare interest rates**

2. **Case Study and Discussion:** Based on Jack and Jill's monthly budget, they earn \$4,175 and spend \$3,100 each month.

- How much extra cash does that leave them with each month? _____
\$4,175 (total earnings) - \$3,100 (total expenses) = \$1,075
- List three specific ways they could wisely use this money.
**Pay off credit cards; Make extra payments on loans; Add to savings account;
Save for a vacation**

3. **Case Study and Discussion:** Jack and Jill want to save 10% of their monthly earnings each month as shown in their financial background statement presented at the beginning of this workbook. If they stick to their plan, how much will they have saved in 12 months?

Step 1: .10 x \$4,175 = \$417.50

Step 2: \$417.50 each month x 12 months = \$5,010

4. List three ways to lower your taxes.

- **Buy a house**
- **Increase your deductions**
- **Deduct charitable donations**

5. Why should you pay attention to interest rates when applying for a credit card or opening a savings account?

Higher interest rates on credit cards means you'll pay more money; higher interest rates on savings accounts mean you'll receive more money

Chapter 7: Protecting Your Ass, Assets, and Future

1. List at least three ways to protect your identity from being stolen.
 - Use “strong” passwords for online accounts (combinations of numbers and upper and lower-case letters)
 - Don’t care your social security card or number in your wallet
 - Shred all credit card offers
 - Never give personal information over the phone
 - Never respond to unsolicited bank emails telling you there’s a problem with your account
 - Don’t give people, stores or other organizations information that they don’t need such as driver’s licenses numbers and social security numbers

2. Do you know anyone who’s had their identity stolen? What were the consequences?

Answers will vary with the individual.

3. **Case Study and Discussion:** Jack’s neighbor was injured on the job and was out of work for months. He ended up charging groceries and gas to his credit card. Now he’s stuck with huge credit card debt. How could Jack be prepared to cover an income gap if he’s injured on the job?
 - Buy disability insurance
 - Save 6 months of living expenses

4. How does a term life insurance policy work?

The coverage is for a limited “term” and is only available as long as you pay the monthly or annual premiums. If you die within the term, the policy pays your survivors.

5. List three steps you can take to protect your family from financial hardship if you’re unable to work due to injury or death.
 - Buy disability insurance
 - Buy life insurance
 - Create a will

Chapter 8: For Spouses Only

1. List at least five key money issues that couples should talk about immediately.
 - **Who will pay the bills?**
 - **Will there be joint and/or separate bank accounts?**
 - **Where will household money for bills be kept?**
 - **How will we use credit cards and ATMs? Is there a limit?**
 - **How much cash do we need each week?**
 - **What is our savings plan? How does it fit in with our priorities?**
 - **Does it matter who makes more when we make decisions?**
 - **When should we review these decisions if we want to change them?**
2. **Case Study and Discussion:** Jack's wife Jill learns she's eligible for a 401K retirement fund from her job. If she puts 5% of her pay into the fund, her employer will match her contribution dollar for dollar. She's reluctant to enroll because she feels she needs to keep every penny, plus Jack has a pension program anyway. What would you say to her to convince her to enroll?
 - **It's never too early to start saving.**
 - **The employer is giving you "free" money.**
 - **If the money is taken directly from your check, you won't notice it missing.**
 - **Take advantage of all savings opportunities for retirement – not just pension.**
3. **Case Study and Discussion:** Each fall Jill signs-up for health and welfare benefits through her work. She hasn't changed them since they got married. Why should she review her benefits now?
 - **She may be able cash out some of the benefits she's not using.**
 - **She may be paying for medical benefits she doesn't need if she uses her husband's medical insurance.**
 - **She could be eligible for a health savings account or other tax savings accounts.**
4. When you were growing up how were financial responsibilities shared in your household? What lessons did you learn? Do you do anything differently now that you have your own household?

Answers will vary with the individual.

5. How could couples avoid arguing about money?
 - **Agree on how money should be managed**
 - **Prioritize bills and savings plans**
 - **Designate one person to pay bills**
 - **Make money and accounts accessible to both people**

Chapter 9: Very Personal Finances

1. What are the advantages of working with a charity or contributing money to a charity such as United Way, a church, or other nonprofits?
 - **Feel good about helping others out**
 - **Tax benefits**
 - **Getting to know your community**
 - **Setting a good example for your children**
2. **True or False:** Missing child support payments may result in having your wages garnished.

True. If you miss enough child support payments your wages could be garnished.
3. **Case Study and Discussion:** A guy on the job site has been telling Jack how hard-up he's been for cash. He's falling behind on his truck payments and his creditors have been calling him nonstop at home. What kind of financial advice could Jack give him?
 - **Don't despair. Help is available.**
 - **Get credit counseling**
 - **Try to renegotiate debt**
 - **Try to sell the truck**

Chapter 10: Financial Troubles

1. **Case Study and Discussion:** Jack's brother tried to buy a new truck, but was turned down because of bad credit. He's been hounding Jack to co-sign for a loan and has promised he'll make the payments. What should Jack think about before making a decision?
 - **Is mixing money and family a good idea?**
 - **Will co-signing for the truck loan jeopardize Jack's finances?**
 - **Will Jack's name be on the title?**
 - **Has his brother been in financial trouble before?**

2. Why is bankruptcy not the easy way out of financial problems?

- **You'll have to pay a lawyer, court fees, and filing fees upfront.**
- **Your finances will become exposed to public scrutiny.**
- **Bankruptcy stays on your credit report for at least 10 years.**
- **You'll be charged the highest interest rates allowable by law if you borrow money again.**

3. How does Chapter 7 bankruptcy work?

It eliminates most debts and relieves you of your responsibility for paying most creditors. You still have to pay taxes, child support, alimony, student loans, legal judgments against you, and loans not listed in the bankruptcy filing. The court may force you to sell personal property to help pay off the debt, but you can sometimes keep your home, car, and tools used in your job.

4. How does Chapter 13 bankruptcy work?

It requires you to pay back all or part of your debt. You surrender your finances to the bankruptcy court and they approve a repayment plan based on your available resources. The plan lasts from three-to-five years, during which you will likely not pay interest charges on your debt, and creditors cannot harass you.

Chapter 11: Union Resources, Union Benefits

1. How does a pension program differ from a 401K retirement program?

For a pension program, you work to obtain pension “credits” each year and each credit represents a certain amount of money that you’ll receive every month after you retire. A 401K retirement program is a “defined contribution program” which means the employee and employer put in certain amounts, and these amounts are invested in regular stocks and mutual funds. The return depends on how well the underlying investments do over time.

2. List three things you can do to ensure your pension program is on-track.

- **Make sure you work enough hours each year to qualify for your pension program credit.**
- **Check with your pension program regularly to make sure your hours and credits are correct.**
- **Make sure your employer is ethical and up-to-date with your pension contributions.**
- **Find out if you're eligible for supplemental annuity programs.**

3. Name two union benefits that most non-union employers do not offer their employees.
 - **Health care coverage for a family**
 - **Pension**
4. **Case Study and Discussion:** What advice would you give a new apprentice in order for him to get the most financial benefit out his union membership?

Answers will vary with the individual.

**MILLION DOLLAR BLUE COLLAR
EVALUATION FORM**

Please read each of the following items and determine which of the responses best describes your feelings. Your input will be used to provide for the continual improvement of this training course. The numbers refer to:

5 = Strongly agree, 4 = Agree, 3 = Not sure, 2 = Disagree, 1 = Strongly disagree

The course was well organized.	1 2 3 4 5
The course objectives were clear.	1 2 3 4 5
I can describe the reasons for managing earnings.	1 2 3 4 5
I can create a monthly budget.	1 2 3 4 5
I can identify the challenges facing a construction worker in terms of planning for financial security.	1 2 3 4 5
I can establish goals for managing my earnings.	1 2 3 4 5
I can identify the benefits of using a bank to help manage my money.	1 2 3 4 5
I can describe how to maintain a good credit rating.	1 2 3 4 5
I can compare and contrast credit cards and debit cards.	1 2 3 4 5
I can calculate credit card payments.	1 2 3 4 5
I can identify types of bank accounts.	1 2 3 4 5
I can identify methods for lowering my tax payments.	1 2 3 4 5
I can describe how to protect my assets and future.	1 2 3 4 5
I can use my spouse's benefits to help increase potential savings.	1 2 3 4 5
I can describe what is meant by bankruptcy.	1 2 3 4 5
I can identify union resources that will help me manage my earnings.	1 2 3 4 5
I would recommend that all apprentices take this course.	1 2 3 4 5

Please provide written responses to the following items:

Which topics in this course were of the greatest value to you?

Which topics in this course were of the least value to you?

Suggestions for this course in the future:
