

Financial Fitness...It's Priceless: A Guide to Conducting Deliberative Forums



Thank you for agreeing to serve as a convener, moderator, and/or recorder for a forum on the important public issue of poor financial literacy and security facing our nation, states, and local communities. The American Association of Family Consumer & Sciences (AAFCS), with input from an advisory board of experts, created this guidebook for public deliberation. It will serve as the basis for forums to be held around the country. Previous collaboration with the Kettering Foundation has been influential as well. Modeled after the National Issues Forums and a similar guide entitled *Sizing Up America*, this information is intended to help you plan for, conduct, and report on the forum(s) you convene and/or moderate.

Conveners

Getting Ready for a Forum

Prepare a “working contract” with groups and organizations who may want to share in convening and facilitating a forum. This helps to assure broader representation in both planning and forum participation. In the “working contract” identify the specific purpose of the forum and potential partner’s responsibility. An organizational partner may be responsible for any of the tasks that follow as well as to communicate with their members and/or clientele. Minimal responsibility would be helping to market the forum through their in-house communications. Maximum responsibility would be to execute all details and to provide funds for the forums. Outlining specific responsibilities in a working contract provides quality control for the forum. Include space for the signature of key people authorized to represent the potential partner organizations if a signed agreement best meets your needs.

Involve the planning group in establishing goals, planning, and implementing the forum. This includes:

- Establishing forum date(s).
- Completing a task list with deadlines and responsible partners.
- Identifying funding and/or in-kind support and funding source.
- Acquiring deliberation guides.
- Obtaining meeting space, equipment, and materials (i.e., flip charts, paper, pens, and masking tape).
- Providing care giving (adult and/or child).
- Conducting registration and providing name tags.
- Providing refreshments.
- Marketing, such as individual and organizational mailings, securing postage, targeted and/or public interviews, announcements, and brochures.

TASK	DATE	STATUS	RESPONSIBLE PARTIES	COMMENTS
Confirm the location, room, date, and time of the event. Reserve any needed equipment.				
Invite participants and confirm the number committed to attending.				
Inform appropriate persons of date, time, location, number attending, etc.				
Obtain forum materials (guidebook & feedback form) from www.aafcs.org				
Send participants a reminder about the event a few days before it is scheduled to occur.				

Plan for forum needs such as:

- Greeters
- Room and equipment set-up
- Sign-in and name tags
- Moderator and recorders
- Distribution and collection of feedback forms from participants and moderators

Plan for forum follow-up actions:

- Thank you notes
- Reports to dgency@ilstu.edu or Dr. Deborah Gentry, College of Applied Science & Technology, Campus Box 5000, Illinois State University, Normal, IL 61761-5000
- Reports to involved organizations and the public through the media
- Reports to local, state, and congressional public policy makers
- Acting upon ideas that emerge from the forum and encouraging further participation by attendees

Tips:

- Pre-forum refreshments often demonstrate hospitality and encourage participation.
- Holding forums in a community setting helps to make forums accessible.
- Recruiting a diverse group of partners to share in the leadership and planning for the forum will help identify and recruit a diverse group of participants. Consider the following: educators, Cooperative Extension specialists, financial counselors, financial advisors, bankers and other financial service providers, staff of local and state agencies that focus on financial matters, employers, leaders of organizations and coalitions that focus on this issue, and policy makers committed to this issue.
- Additional information about planning for and conducting forums can be found at the National Issues Forum website: www.nifi.org/.

Note to AAFCS Members Only

The AAFCS Public Policy Committee is prepared to consult with you on a limited basis as you plan for your forum(s). Please notify Deborah Gentry at dgency@ilstu.edu of your intent to conduct a forum(s) and to ask questions. Reports of the forum conducted by AAFCS members, including participant feedback forms, should be sent immediately following the forum to Dr. Deborah Gentry at College of Applied Science & Technology, Campus Box 5000, Illinois State University, Normal, IL 61761-5000. Results will be compiled and shared with AAFCS members and policymakers.

Thank you

Moderators

When doing an issue forum, it is very important to use your time wisely so that all approaches can be discussed and adequate time is left for the reflections. Following is a suggested guide for conducting a forum.

Suggested timeline for issues forums:

- **15%** for opening.
 - Welcome – The convener or moderator introduces the deliberative program.
 - Ground rules – Participants review desired outcomes of the forum.
 - Personal stake – Connect the issue to people’s lives and concerns.
- **65%** for deliberation.
 - Deliberation – Participants examine all of the choices.
- **20%** for discovering the shared sense of purpose and ending the forum/study circle.
 - Ending the forum – Reflect on what has been accomplished.
 - Feedback questionnaire – Participants complete the post-forum questionnaire.

Welcome and Introductions

Welcome and thank people for coming, thank the sponsors and/or those providing the facility, and introduce others on your team and yourself. Explain what the recorder will be doing and ask people to correct any recording during the forum that they feel misrepresents what they said. Invite people to make themselves comfortable, orient them to the location of restrooms, food, etc. Unless the group is quite small, it usually takes up too much time to have every participant introduce themselves. Having participants introduce themselves with information about their profession, etc., can also sometimes interfere with establishing a level playing field for everyone at the forum.

Ground Rules (or Guidelines)

Presenting the group with a minimum list of ground rules can help to set the tone for the deliberation. A list of basic ground rules is included in this guide. Print them on an 8½ x 11 handout or prepare a poster. A word of caution about asking the group if they want to add more rules: deliberation can become time consuming on its own. Adding rules, some of which may not be appropriate for deliberation, could reduce the effectiveness of the forum. Also keep in mind that, in general, the more rules there are, the more controlling you (or the group) must be.

The moderator and participants will work together to make sure that:

- Everyone is encouraged to participate.
- No one or two individuals dominate.
- The discussion focuses on the approaches.
- All of the approaches on the issue are considered.
- An atmosphere for dialogue and analysis of alternatives is maintained.
- People listen respectfully to each other.
- All cell phones and pagers are off.
- The moderator guides the deliberation, yet remains neutral.

Charge

Explain that this will be a *deliberative* forum that will make use of a discussion framework intended to help the group look at the issue from several perspectives and to grapple with the consequences (costs or benefits) and trade-offs inherent in each approach. *Charge* the group with doing the work of examining this issue *as if they have responsibility* for reaching a shared understanding of the issue and with moving toward a shared judgment about what approach would be best, even though it may have some negative consequences.

Ask the group to commit itself to this task. If a group has no sense of working toward a common goal, the discussion may tend to be random and disconnected and the forum will wander.

Overview of the Issue and the Approaches

Give an overview of the issue and a brief summary of each of the four approaches. Do not assume that participants read the guide prior to the forum.

Personal Stake

Tell participants that before they begin to examine the approaches you are asking them to take a few moments to think about ways that they may feel any personal connection to this issue. Ask for two or three people to share an experience or story that makes this issue more personal to them rather than an abstract problem. You could ask: “How has this issue affected you or someone you know personally?” or “Within your family or circle of friends, in what way are people concerned about this issue?” or “What is it about this issue that worries you the most?”

The Forum Deliberation

A moderator's main job during this part of the forum is to promote deliberation as the participants focus on each approach in turn. There are a number of questions that can help the moderator to do this:

What Appeals to Others, or Us, About This Approach and Why?

This question helps people to "try on" the perspectives of others or to identify what it is that they, themselves, value about this approach. Some ways to ask this type of question are:

- What is appealing about this approach?
- What might others find appealing about this approach even if you don't?
- What is most valuable to people who support this approach?
- What makes this choice a good idea or a bad idea?

What Are the Consequences (Benefits or Costs) Associated With This Approach?

This kind of question pushes people to get beyond the cliché and sound-bite way of talking about an issue. You are asking them to envision not only the positive things that will happen if this approach is followed, but also to confront the inevitable downsides that accompany making choices about what to do about complex and difficult issues that will affect many people in very different situations. Some ways to ask this type of question:

- Who will be most affected by this approach, and how?
- What might be the consequences of following this approach?
- Who will be affected negatively? Who will be affected positively?
- Can you give an example of what you think would happen?
- How would someone make a case against what you just said?
- How might your concerns differ if you were poor, wealthy, etc.?
- Who might think the costs and consequences of this approach are too much to pay?

What Are the Tensions or Dilemmas in This Issue That We Have to Work Through?

Moderators can help participants explore areas where there are tensions between and within approaches and when a dilemma arises. (For example: "So, you are saying that we should have smaller class sizes in our schools, but you are firmly against any increase in taxes

or cutting other programs—is there some way to reconcile those two desires?") Often at different times during a discussion a person, or a whole group, might express ideas or desires that are in conflict but never put the conflicting ideas together in a way that makes the conflict or tension obvious. This is a kind of "wishful thinking" or work avoidance that we all do until we spend enough time working on a problem to see that we can't have it all and recognize that we need to make some difficult choices.

Some questions to ask include:

- What makes this a difficult issue?
- Are there any conflicts or dilemmas that grow out of what we've said we want to do about this issue?
- What do you see as the tensions between (or within) these approaches?
- Do you see any gray or fuzzy areas in this issue that make it especially difficult?
- Are there any consequences that make the most attractive approach(es) hard to imagine living with?
- If that is such a good idea (or approach), what has kept it from being done already?

Other General Questions

Some very simple, but powerful questions that may be useful throughout the forum are:

- **Why? or Why Not?** When someone makes what seems like an obvious and straightforward statement, sometimes it can be very helpful for the purposes of deliberation to ask "why?" or "why not?" For example, if someone says, "In our community we want to be able to rely on the media to report about good things that happen too," when you respond simply with the question "Why?" you are stimulating deeper consideration of what is important and valuable behind what the person had said. You, as moderator, can try it out on all kinds of statements that are usually never questioned, such as "It's a good thing to live in a community where people value a good education for all children." The moderator could ask "Why?" If someone says, "We don't want a health care system where the rich get one kind of care and everybody else gets another kind," the moderator might say "Why not?"
- **How?** This is another question that can be very effective in pushing people to think more deeply. For example, if someone says, "We need to do a better job of educating school students about being good citizens," the moderator might ask "How?" If someone says, "Everyone should know what their rights and responsibilities are," the moderator might respond with "How could that be accomplished?"

Reflections—Ending the Forum

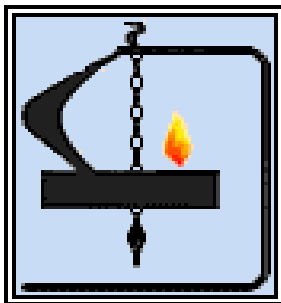
This important part of the forum provides some closure and helps people get an overview of the deliberative work that has been done. Be sure to leave some time for this even if the discussion is going so well that people don't want to stop talking about the last approach. Part of the reflections portion of a forum is trying to see if the group identified any *common ground for action*. For this reason, the reflecting should be rooted in the discussion the group has just had.

Common ground for action is not the same as consensus or taking a vote to identify what the majority wants. Common ground for action is that area where people may still not completely agree but find that they have enough in common—perhaps certain values or priorities—that they can move toward some actions or policies without first having to come to complete agreement. Common ground is the area between “total agreement” and “total disagreement.”

During the time for reflections, participants may be prone to start deliberating about the approaches again. Point it out to them if that is what is happening and refocus them on the work of reflecting on what happened during the forum.

It can be helpful if, during the forum, the moderator jots down key concerns, questions, or things that people (or the whole group) seemed to be struggling with—things that seem to keep coming up. The moderator can then help the group reflect on these if they need help doing that. They may struggle a bit with this work—that's fine—and a good reason to leave enough time for the reflections.

There is only so much a group can accomplish in two to two-and-a-half hours. Help the group to be realistic about what they can do in one forum. Remind them of the work that they were charged with at the beginning of the forum. Every forum functions as a small part of the puzzle and is very important in working toward a solution that the public can support and live with.



AAFCS Betty Lamp

Questions for Reflecting on the Forum

A poster available from NIF (free, 800-600-4060) is “Reflections.” It lists the following questions for the group to consider. You can use these questions to guide your closing reflections. (Depending on time available you may want to have the participants only respond to one or two sections.)

1. Individual Reflections

How has your thinking about the issue changed?
How has your thinking about other people's views changed?

2. Group Reflections

Can we detect any shared sense of direction or common ground for action?
What did you hear the group saying about tensions in the issue?
What were the trade-offs the group was willing or not willing to make?

3. Next-Step Reflections

What do we still need to talk about?
How can we use what we now know?

Reflections at the end of the forum are a very important part of the forum. While the purpose is always to draw out individual and group reflections, you may find you prefer to use questions other than those listed above. The following are an alternative set of questions that may help a group reflect on their deliberations. (Some of these are also listed previously as questions that may push people to deliberate during consideration of an approach.)

- What makes this a difficult issue?
- Are there any conflicts or dilemmas that grow out of what we've said that we want to act upon?
- Are there any costs and consequences that make the most attractive approach(es) hard to imagine living with?
- If that is such a good idea (or approach), what has kept it from being done already?
- Are there unanswered questions that are standing in the way of our reaching a better understanding of this issue and/or approach?

Another set of closing questions is on the next page—“Reflections on where we are as we end this forum.” These questions are drafted with the intent of encouraging participants to 1) consider whether they individually and as a group worked through the consequences of each approach and 2) to begin to think about ways of taking action on the issue.

Possible Questions

These questions can be used during the closing (the last stage of the forum) to help focus on the results of the deliberation and on efforts toward addressing the issue:

1. Has the way I'm thinking about or understanding this issue been affected by how we've worked our way through it? If so, how?
2. Did I, as an individual, really grapple with the consequences of each approach, even the one I liked most?
3. Did we, as a group, really identify and work through the consequences of each approach?
4. If we did not thoroughly work through this issue in this forum, what should we do about that?
5. What trade-offs are we willing to make, at this point, to work on this issue? Why?
6. Do we see any ways for taking action on this issue, with the information we now have?
7. If not, what kind of information would help us see ways of acting on this issue?

Closing the Forum

For participant feedback after oral reflection, ask each person to fill out the post-forum questionnaire. Remind them to complete all information on both sides. Instruct them on where to leave the questionnaires as they leave.

If you have any incentive items, distribute to participants with a verbal thank you for attending.

If participants wish to act together on actions that were identified, work with them on the next steps.

Work with the recorder and convener to compile the notes and to report the participation in the forum and the thinking that emerged. Get this report to the media and local, state, or federal decision makers.

AAFCS members only:

After the forum, work with the convener to prepare a report of the forum and submit to dgentry@ilstu.edu or via postal mail to Dr. Deborah Gentry, College of Applied Science & Technology, Campus Box 5000, Illinois State University, Normal, IL 61761-5000.

Recorders

Recording can be an integral part of a successful forum, but good recording requires thought and planning. How you choose to record may depend on several factors, including the size and purpose of the forum, the size of the room, etc. At a minimum, you will want to record the final portion of the forum (Close) to give the group a way to create their shared perspective and produce a tangible product of the deliberation.

The Benefits of Recording

Recording can:

- Help keep the group on task.
- Allow people to revisit key thoughts as they deliberate during the forum.
- Provide a record of what points have been covered.
- Be a tool to ensure that balanced views are surfacing.
- Serve as a reference document for future forums, reports, and action strategies.
- Inform stakeholders who were not at the forum, or at times even a wider audience, of discussion, decisions, and actions.

Different Styles of Recording

Here are some common styles:

- Collecting comments in pro and con columns side by side
- “Straight recording” (possibly switching pen colors for different speakers)
- Highlighting the things held most valuable in any format and/or the key tensions

Qualities of Effective Recording

Effective recording:

- Is legible, clear, accurate, and well-organized.
- Uses active verbs.
- Captures the tensions, trade-offs, and common ground for action.

Organizing Information at the End of a Forum

Be sure to:

- Remove the recordings from the walls, and number the sheets.
- Review each page to check titles and section headings; make sure writing is legible and makes sense.

- Fold the papers; label the outside with the group name and date.

Tips for Effective Recording

Please keep these helpful tips in mind when recording:

- Read the issue guide before the forum. It is important that the recorder is familiar with the material. The recorder’s knowledge of the issue and the possible approaches being deliberated will aid in listening for key points—appeals, concerns, consequences, values, conflicts, tensions, and trade-offs.
- Capture key points, not every comment made.
- Determine a strategy for recording. Consult with the moderator and convener team prior to the deliberative forum to address things, such as:
 - Sections of the forum that will be recorded
 - Purpose of the forum and essential information needed
 - Question sequence the moderator plans to use
 - Recorder participation
 - In the deliberation
 - Asking clarifying questions
 - Other
 - Recorder introduction (self or moderator)
 - Positioning of recorder and easel
 - Writing up flip chart notes—who takes responsibility for this task and when?
 - Materials—who provides easel, flip chart paper, markers, tape, etc?
 - Posting recordings—will they be posted and if so where?
 - Other roles for the recorder such as distributing materials
- Prepare flip charts in advance.
 - 1-3 sheets for each approach
 - Trade-offs
 - Tensions
 - Common ground for action
 - Others
- Work with the moderator and convener to prepare notes for public deliberation after the forum.

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A Companion to **Financial Fitness...It's Priceless: Public Policy Deliberation Guide**

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FOR MORE INFORMATION

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