PROMOTIONAL TERMS & COST BLUEPRINT™

Instructor & Facilitator Guide

A neutral, privacy-conscious framework for individual instruction and community workshops.

Facilitator standard

✓ Teach evaluation processes—not product choices.

✓ Use fictional, public, or redacted examples.

✓ Never request credentials, Social Security numbers, or complete account numbers.

✓ Separate verified facts, estimates, assumptions, and preferences.

✓ Avoid predictions about approvals, savings, scores, or outcomes.

✓ Refer individualized advice questions to qualified professionals.

Community workshop format

Run each month as a 75-minute session: 10-minute opening case, 20-minute lesson, 20-minute group exercise, 10-minute teach-back, 5-minute knowledge check, and 10-minute private reflection. Personal disclosure is never required.

SESSION 1

Cost Language and Complete Price

Teaching focus: Build a neutral vocabulary before comparing any strategy.

Exercise: Annotate a fictional statement and create a Cost Vocabulary Map.

SESSION 2

Statements, Agreements, and Disclosures

Teaching focus: Find controlling terms and distinguish summaries from complete agreements.

Exercise: Complete the Disclosure Scavenger Hunt and a verified-terms sheet.

SESSION 3

How Interest Accumulates

Teaching focus: Understand periodic rates, balances, compounding, and payment allocation.

Exercise: Complete three Interest Timeline calculations and map transaction categories.

SESSION 4

Promotional Financing Fundamentals

Teaching focus: Distinguish introductory rates, deferred interest, transfers, and installment structures.

Exercise: Complete the Promotion Classification Matrix and draw a full timeline.

SESSION 5

SESSION 6

Fees, Limits, and Timing

Teaching focus: Analyze costs and operational constraints that rates alone do not show.

Exercise: Complete the Fee Calculator and three timing scenarios.

Comparing Options Objectively

Teaching focus: Use a repeatable framework without recommending a product.

Exercise: Complete a three-strategy Comparison Matrix and sensitivity test.

SESSION 7

Cash Flow and Payment Capacity

Teaching focus: Connect every strategy to realistic monthly cash flow and resilience.

Exercise: Build a conservative Payment Capacity worksheet and three stress tests.

SESSION 8

Risk Recognition and Safeguards

Teaching focus: Identify behavioral, contractual, operational, fraud, and privacy risks.

Exercise: Create a Risk & Safeguards Register and statement-review routine.

SESSION 9

Credit Profiles and System Effects

Teaching focus: Understand reporting interactions without predicting score outcomes.

SESSION 10

Behavior, Habits, and Decision Quality

Teaching focus: Examine how urgency, optimism, fear, and defaults influence choices.

Exercise: Complete a Credit-System Effects map using hypothetical data.

Exercise: Complete a Decision Bias inventory and personal pause protocol.

SESSION 11

Building an Independent Optimization Blueprint

Teaching focus: Integrate terms, math, cash flow, risks, alternatives, and decision rules.

Exercise: Assemble the capstone blueprint with at least five stop conditions.

SESSION 12

Capstone Review and Lifelong Practice

Teaching focus: Demonstrate understanding and establish an annual review rhythm.

Exercise: Complete the final assessment, capstone presentation, and continuing-learning plan.

Assessment guidance

Require at least 80% on the cumulative assessment plus a capstone that labels sources, assumptions, tradeoffs, risks, and stop conditions. Never represent completion as licensure or professional qualification.

services. When appropriate and with consumer permission, we may introduce an independent resource or provider. That provider controls its own eligibility, decisions, pricing, terms, agreements, administration, and servicing.