

# How People Learn

Adults learn best by utilizing three primary information processing modes. These are:

## 1. Visual (images)

Visual learning is strong in all people, however it is more pronounced in some. Visual learners learn best when they can:

- “See” what a presenter, book, or computer program is talking about.
- “See” examples, diagrams, and images of what they are learning about.
- “Create” images of what they are learning.

Examples of elements that incorporate visual learning include:

- Action pages with fill-in-the-blanks, sample calendar pages, or case studies.
- Visualization. Have learners describe a picture or image that comes to mind when they think of topics such as credit, children learning about money, or insurance.
- Images and pictures as well as words in PowerPoint presentations.
- Videos relating to topics, such as developing and managing a spending plan, solving consumer problems, or culture and resources.
- Graphics, such as a circle with spokes extending from the outer edge. Learners write the word “debt” in the circle and on each spoke write one thing they can do to pay off their debt. Or have them draw a picture of a bank in the circle and on each of the spokes draw pictures that are associated with a bank.

## 2. Auditory (sounds)

All learners, especially those with strong auditory sense, learn by talking and hearing. Auditory learners learn best when they:

- Read out loud.
- Talk about their experiences and what they are learning.
- Talk out loud when solving problems, learning new skills, or making action plans.

Examples of activities that incorporate auditory learning include:

- Incorporating action pages that provide discussion, and small group work where learners talk out loud when solving problems or working on activities.
- Asking learners to share what they already know about a topic such as, “What is something you do or can do to reduce spending?” or “Share one thing you know about credit.”
- Asking learners a variety of questions on a topic and letting them share the answers out loud.
- Having learners take turns reading out loud from one of the Action Pages. Offer this as an option to learners. Note, it is important to know your class well before this is an option. Not everyone feels comfortable reading out loud.
- Dividing the class into pairs or small groups and have them discuss why the information they learned—such as understanding your pay statement or developing an emergency savings—is important.
- Letting learners create a question about what they have learned, such as “What are two things you want to remember when making decisions about money?”. Share the question and answer within a small group or the larger group.

### 3. Kinesthetic (feeling or action)

Moving and doing improves brain circulation and enhances learning. Kinesthetic learners do best when they:

- Use hands-on learning.
- Stand and move about when learning.
- Do something that involves body movement.

Examples of activities that incorporate kinesthetic learning include:

- Having learners circle or highlight action page key concepts and terms that are important to remember within each of the units.
- Letting learners interact with written material by filling in blanks on action pages, discussing answers to true or false questions, or practicing concepts.
- Asking learners to stand up and tell the person next to them two important ways a spending plan can help them. Ask them to sit when they are done.
- Asking learners to stand up and toss a soft object, such as a stress ball, to another person in the group stating an action step they plan to take after completing the class. Keep tossing the object until all have had a chance to participate.
- Having learners write on an index card a question, comment, or concept they learned. Have them walk around the room trading cards with others several times. Tell them when to stop. Give them instructions as to what they are to do with the card they now have, such as read the card aloud, answer the question, or discuss cards they think are most important.

It is important to incorporate a variety of activities, being sensitive to different types of learner levels and learning styles. Provide activities that create interest and practice what has been learned. Adults often learn or remember the following after one month:

- 10% of what they read.
- 20% of what they hear.
- 30% of what they see.
- 50% of what they see and hear.
- 70% of what they say.
- 90% of what they do and say.