

Easing Into a Training Workout

THE PROGRAM WE REVIEWED DURING OUR LAST WORKOUT was a method called job-based training, which means training line units on only the specific aspects of each regulation that impacts their jobs. You can start out slowly, tackling your highest-risk areas first, then gradually take on more weight as you gain strength and momentum. For a training shortcut, you can cut and paste material that focuses on training by regulation into a more job-specific format.

Some basic exercises form the foundation of a good workout and should be done on any visit to the Training Room, regardless of whether you will go on to work on your e-learning, in-person training, or some combination of the two.

The Basics

First, it is important to translate the complicated world of regulations into simple language for your business line employees. How easy you should go depends on your audience. A good rule of thumb is to communicate at a sixth-grade level—the level at which *USA Today* is written. If you are working with more experienced employees, perhaps commercial lenders or senior management, bump it up to an eighth-grade level. The *Wall Street Journal* is written at this level.

Kicking Things Off

It's important to ease into a workout the right way. Find ways to pull in your audience at the onset. You might mention the large fines that have or could occur, especially if you remind them that they could be personally responsible. Or make them part of a success story—for example, if your training includes the Bank Secrecy Act (BSA), let them know that they can help nab the bad guys and explain how. Another approach is to shock them with a surprising anecdote related to the training: Tell a story about blatant discrimination and point out that fair-lending laws were created to help stop such behavior.

Maintaining Stamina

After you get moving, you need to maintain your stamina. The same applies to your audience: After you grab their attention, you need to keep it. Translating regulationese into English will help, but how else can you keep them engaged? First, make sure you tie the regulatory requirements into the procedures your audience is responsible for following. Isolating regulations won't help your audience members do their jobs better, which is our ultimate goal. This is especially important if your bank's policies differ from what the regulation requires. For example, Reg. CC applies only to checking accounts. If your bank applies the same protections to savings accounts, that distinction is irrelevant for your listeners. It is much simpler to tell them to apply holds to all accounts in the same way, as you expect them to do in their jobs.

Asking questions is another good way to keep audience members on their toes, especially if you can turn it into a game. This helps reinforce the job responsibilities you think they might be having problems with. Another way to keep it lively is to tell stories they can relate to, because let's face it, we all love a good story. Talk about horror stories so that problems don't happen again, even (or perhaps especially) if they happened at another bank. Don't forget the good stuff, too—you can talk about success stories when things went well. This approach will be much easier on their ears than a technical course in Compliance 101.

Another good way to keep your audience's attention is to have a little fun. Compliance is serious stuff; you don't want to turn the train-

ing into a laugh riot no one will take seriously, but humor still has its place. For example, use funny names when you tell stories or ask questions. A teller who made a mistake could be I. Kent Count. A loan client could be Ivana House. Or if you want to pull the zoo out, you can have G. Raffe, Penne Gwynn and L. E. Fant. Get creative, and you will have them eagerly awaiting your next name-dropping moment. You can also develop themed training (we at the Training Room might be doing a little of that ourselves) or have a training mascot to help them understand when they are doing the right or wrong thing. For example, the big bad wolf would signify a violation of procedures.

When you lose an audience's attention, it is very difficult to get it back. Trying to pack too much information into your training is the best way to lose them, so always evaluate your material to make sure you're telling them what they need to know. Don't hit them with everything it would be nice for them to know. It comes as a shock to us compliance professionals, but not everyone finds regulations entertaining.

Well, that about does it for our start-up exercises to jump-start our training workout and maintain our stamina. By your next visit, we should be ready for a real workout. We'll plan on hitting the weight—er—classroom then. Let us know if you have any questions in the meantime about what we've worked on so far. BC

ABOUT THE AUTHOR

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