

## Icebreaker: Dots on the Wall Activity Instructions

### Overview

Participants answer a series of questions about themselves by placing dots next to applicable answers on flipcharts posted around the room with questions on them. The objective is to assess where participants are in the homebuying process and what they would like to get out of the class.

### Time

5–10 minutes

### Materials

- Flipcharts with questions and answers
- Masking tape
- Strips of removable colored dots

### Set Up

- Write each question with a set of possible answers on a separate flipchart (samples appear in the next page).
- Tape the flipcharts up around the room.
- Cut sheets of removable dots into strips and place the strips into one envelope.

### Activity

- As participants walk into the room, hand each one a strip of removable colored dots and explain that they will be used in the opening exercise and that the exercise will be explained later.
- After all participants are in the room, tell them that there are questions posted on the flipcharts that they are to answer by walking around and posting their dots next to the appropriate answers on each flipchart.
- Conduct the activity.

### Debriefing

Summarize participants' answers.

## Icebreaker: Dots on the Wall Activity — Sample Questions and Possible Answers on Flipcharts Posted on Wall

### What Are Your Financial Goals?

- Reduce regular expenses
- Pay off debt
- Accumulate savings for emergencies
- Save for retirement
- Save for your own education
- Save for your children's education
- Buy a large-ticket item
- Go on a vacation
- Start a business
- Make home improvements
- Buy a second home
- Increase net worth
- Other

### What Kind of Savings and Assets Do You Have?

- Savings account
- Home equity
- Investments

### Where Do You Live?

Local map

### When Did You Buy Your Home?

- Less than one year ago
- 1–2 years ago
- 3–4 years ago
- 5–6 years ago
- 7–9 years ago
- More than 10 years ago

### How Much Longer Do You Plan to Stay in Your Home?

- Less than one year
- 1–3 years
- 4–6 years
- 7–10 years
- More than 10 years

### What Type of Loan Do You Have?

- Fixed-rate mortgage
- Adjustable-rate mortgage
- Interest-only mortgage
- Balloon payment mortgage
- 80-20 mortgage
- Conforming conventional mortgage
- Government-assisted mortgage
- Nonprime mortgage
- Other

### What Topic Are You Most Interested In?

- Refinancing for a better rate or term
- Converting equity to cash
- Preparing to borrow again
- How to shop for right loan and lender
- Loan process
- How to avoid predatory lenders
- Responsibilities after loan closing
- Other