

## The Analysis Canvas

Component	Description
The prompt	<p>Describe the problem or insight that inspires a need for instruction and the consequences if the needs are not addressed.</p> <p>Norcom Mortgage offers first-time homebuyers a 1hour virtual workshop to prepare for applying for a mortgage for the first time. Norcom offers this workshop to support homebuyers through the process and attempts to make confusing and complicated information engaging and consumable. For this reason, I would like to design a virtual instructor-led training that will respond to homebuyer needs.</p> <p>Consequences if need not addressed: Potential homebuyer frustration and demotivation; potential for homebuyers to be denied loan approval and loss of revenue for Norcom.</p>
The need for the course	<p>Complete the following needs statement:</p> <p>A <u>virtual instructor-led</u> training (vILT) about applying for a mortgage should exist because homebuyers are not able to access engaging, relevant, and personalized information that guarantees them success when applying for mortgages.</p>
Learner personas	<p>Create a few fictional personas that summarize the key features of your target audience.</p> <p>Dani and Caleigh (the young couple):            Dani is 30 and Caleigh is 28. They are a couple with no children yet but have plans to start a family in the next 5 years. Dani is an elementary school teacher and a bartender and Caleigh is in marketing. Their annual income is \$90,000. They both have their BAs in their respective fields.            Their goal is to buy a home with more room. They value honesty and integrity, family and community, and professionalism. They are challenged by how much square footage they need and determining their budget. Their current apartment is too small/not functional enough for their lifestyle.            They are nervous about budgeting for a down payment on a new home and are unsure if their credit score is in the best place for applying for a mortgage right now. They are also not sure which type of mortgage would best suit them. They have some confusion over the various types of mortgages.</p> <p>David (the divorced dad):</p>

	<p>David is 45 and he has 3 kids. He and his wife divorced recently, and David wants to buy a house in a nearby neighborhood so he can be close to his kids and provide the least amount of turmoil in their lives.</p> <p>David wants to downsize a little and hopes to have less home maintenance. David is attempting to prepare for the financial uncertainty that his divorce will cause him. His annual income is \$130,000. He wants to downsize and factor in all the various payments he will owe his wife. David is curious about the various types of mortgages and which would make the most sense for him at this stage of the game. He also has questions about whether his ex-wife's credit score will impact his credit score and his ability to get a better rate on a mortgage.</p>
<p>What the course is about</p>	<p>Complete the following statement:</p> <p>This course will address these major themes: credit score, ways to repair your credit score, and answer any questions about credit scores. The course will also address the various types of mortgages (FHA vs Conventional) and what those differences mean to home buyers. Norcom already offers first-time home buyers a workshop. So, the content exists. In this case, the need is to offer an engaging and interactive experience that lessens the anxiety of participants and increases their confidence through personal interactions and increased knowledge of specific actions to take to position yourself for the best possible mortgage rate. My goal is to transform the existing offering, i.e., the current content, into a vILT that will build relationships and ease participant anxiety.</p>
<p>The learning environment</p>	<p>Explore opportunities and limitations based on the perspective of:</p> <ol style="list-style-type: none"> <li>1. Learners: Generally located in and around Glastonbury, CT. Many will know how to use Zoom, but not all will know how to use various features like annotation, breakout rooms, chat, and reactions. Ideally, there will be a producer to assist the facilitator.</li> <li>2. Facilitators: skilled at using Zoom; intimately familiar with the course content. The instructional methods that will be used may be new, but the client/facilitator asked for something more engaging and personal. (In the past the course has been the facilitator delivering a virtual PowerPoint for close to an hour).</li> <li>3. The domain and discipline: Main domain is cognitive.</li> <li>4. Technologies: All participants will need access to highspeed internet and access to Zoom.</li> </ol>