

Please stand by for real time captions.

>> We are going to start in about five minutes.

>> We are going to start in about two minutes, which would be at 2:00.

>> Welcome to the Academy. My name is Joe. I am here with my colleague, Sean, for support. This is, Money As You Grow Bookshelf. There is the Bureau of financial protection, this is [Indiscernible] and so we flipped the name around a bit. We have 10 -- Ken McDonald. Ken joined as a financial education analysis -- analyst. They are responsible for developing, to educate consumers to make informed financial decisions. Ken is responsible for forming relationships and partnerships, with employers, within the financial services. Ken is a native of Chicago. We have Catherine, who is a outreach library -- library and from San Diego. Catherine is the national library and from San Diego public library. She measures -- she manages the literacy grant, at her library. She was also involved in collaborating, with San Diego County library's, and she did host a conference for California Liberians. She served as the contact or the book club.

>> Lori Burgess, is the coordinator from the Wisconsin public library. She has assist with operations, and she has worked [Indiscernible] since 2005 and she also has been involved with financial literacy. She serves as the Wisconsin Council, for financial literacy. She is also the state coordinator for Smart Week, with the national reserve Bank in Chicago. But before we get started I do have to walk through a few housekeeping comments if you have any questions, please type them into the chat box. I will keep track of the questions as they come in. At the end of the presentation, our presenters will respond to the questions. There is going to be a recording of the session and it is going to be available to everyone who has registered. We will also send you a certificate of participation by using the email that you'd use, to register for today's session. And if there are multiple people who watch the webinar with you, please reach out, and make sure you include the name today's webinar in your email along with everybody's first and last name who attended and watched the session with you. We are going to have a polling question, -- and finally at the end of the session we are going to share the satisfaction survey. It will appear in the chat box and we will let you know when it is available. We do appreciate all of your feedback at the end of the session. And keep in mind, the value of this webinar -- do not hesitate to ask questions of the presenters through the chat box. Presenters have not planned on share screening, but if you want we can go to the website. However you are not going to be able to see the screen along with that chat box. You can go up to the blue bar at the top of the screen, click on, chat. And with that I will hand this over to Ken .

>> Thank you, Joe. I want to thank you all for participating and to review our webinar. We do appreciate that you are attending. I would like to start off with the standard disclaimer. This presentation is being made by the Bureau of consumer [Indiscernible] on behalf of [Indiscernible] it does not constitute as legal interpretation . Any views stated by me, are my views, and they are not representative of the Bureau. And this document was used to support a live discussion and does not express [Indiscernible] . And this is just to let you know, anything that you see are my opinions and does not reflect the opinions of the Bureau. And with all of that said, what I am going to go over -- who is the Bureau of consumer protection finance. I want to talk about the program. And Q&A, will be at the end of the session. This was created in Ken -- 2010. This is for the purpose of this presentation the first objective built -- which is important, to help consumers make a [Indiscernible] and to provide education and tools to help individuals make the best decisions for themselves. And so the mission, I am in the division called consumer education and engagement. And the mission of this division is to create opportunities for people to enable themselves to make choices about money that better serve their own life goals. The things I would like to point out, we are here to help individuals make choices that are appropriate for them, to achieve their goals. We do not dictate to anybody we just want to help people achieve what they think they want to achieve. And we accomplish this mission by developing and maintaining tools, programs and initiatives. And to provide information to the consumer to -- on how to build tools. We

help Americans in three ways. First we connect information and tools to help them understand money management and other topics. And to develop overall financial capabilities and financial decisions. And to identify and [Indiscernible] . And to build individual wealth and develop for ongoing security. And how to take steps to prepare the next generation for financial success. By developing money management. One of the things that enable us to achieve this mission, we have what we call the education project. This is what we call Library Project. With this project offers free -- and resources to librarians that do not require librarians to be a financial expert. And the project is designed to help librarians to meet their communities of financial goals. First we participate. There is no cost to you or to your library to participate in this program. You will receive one email per month, that will provide you with resources, programming ideas, and other ideas for your library. And this was created in November which is called Spotlight. So we will highlight a library. We find that this is a very popular component of the email. Publications. You may order up to 1000 copies of each of our publications. And we have a wide region of free publications available. And also through the library project we make available, free publications that are available from other federal agencies. And we also provide you with programming ideas. And the ideas are presented in a manner where you can pick and choose the ideas that you think will work for your library. We have, fighting fraud. You can pick and choose different components. You may use bits and pieces if you want. Whatever works best for your library and that is what we wish to support. Partnerships. We have developed a guidebook that will provide -- local, state and federal organizations. This works well for libraries -- when somebody says, I would like to do a workshop in your library. And that is great. First we had to figure out what you are going to do for us. I do not want to make my library turn into a marketing framework. So now we have a simple questionnaire that you can ask these people. And finally with patrons, we provide you with resources that you can utilize to get the word out to the community that your library is a trusted center for information. And one thing that we found with this project, and this is great with working with libraries, because libraries or in almost every community in the country. And they are seen as a trusted resources within the community. So we are a wonderful partner. And so now I want to tell you about our program. So the money as you grow program, is targeted to parents and caregivers of children. What we achieve to desk to make -- what we want to achieve, is to make the parent be able to talk to their child about finances. Here we have activities and resources. How do you talk to a four year old about resources or even a 14-year-old? And we go over how to address those individuals. And the program is reinforced, on children's financial development. And we support this program, and there is a blog -- that targets consumers, that links back into the money as you grow program. One thing I would like to say about this program, this was created by Beth [Indiscernible] who was a professional -- based out of New York. She was on the presidents financial counsel about four years ago. And Beth is the person who developed the, money as you go program. So now I would like to go into a subset. And this is our bookshelf, and this is going to specifically target librarians. With in the Money As You Grow program, this is a family educator program that help families learn key money concepts, through reading, play, and quiet one-on-one programs. This is the guy heard and with the start, the library and can set up a book club in the library, or school. And it can be anyone who wants to help parents and young children to build strong attitudes and habits. This will show you how to implement this. So if you want to use this program in your library as a book club, we do provide a guide on how to do that. You can also use just a few components. It has maximum flexibility within the program. And the other thing that we do a lot with this program, we try to target and make sure that we are meeting the needs of the library. And to do that, in the summer of 2017 we had a pilot program. We wanted to see how this would actually work in a library. So we contracted 20 libraries. Across the country. They were in rural, suburban and urban communities. The pilot was through June The pilot was through June 2 -- June to September.

>> All of these books, are available. Two are in Spanish. So we provided the librarians with these components. As you can see, on the left. This is the guide. And the discussion guide does have activities.

And each book has its own parent guide. And this is simple and easy to use, and these are the steps that the bear can actually use. We also have folders, and stickers for those who participate. When we thought about this originally, we wanted to have one big book club. And we did call it a book club and that was a mistake that we learned earlier. But we did have the folders and the stickers the children could track -- they could put a sticker, on the icon on the book they just read. This is a tactile way that children can show that they completed the process. We also created some flyers and posters for the library's. And also takeaways that the parent could take. We also provided a lot of supporting and marketing material. We provided banners, to help guide people to their local library. We also provided social media. We also work with search engines and we advertised on Google, Yahoo and Being. We also looked at our partners. We also did support with print and online material that the library could use. We have colorful batterers. We have posters and flyers. We also had a sample of newsletters. All of this was designed to advertise online and within the library. To help drive track -- to help drive traffic to the library. With the bookshelf, I want to talk about the changes. There were some specific responses. But I will lay -- I will wait until you hear from Catherine and Lori. Because they both participated in the pilot program. And so now you can hear directly from a library and on what they thought. So the money as you grow -- this should be coming out soon -- one of the biggest things that we learned is that we -- the book club. However it did not work with the concept of [Indiscernible] so we changed it to the Book Shelf. And each one has a parent guide. As you can see with some of these titles, I am sure you recognize some of them. One of the joyful things about this program is that when I am out at a library conference and I am talking to librarians -- they will say, yes we have this book. So a lot of these books might be on the shelves already. With each guide, and here is a picture of a curious George. It is colorful, the print is large and it is that a fifth-grade level. So it is easy for the individual to understand and it is a very good appropriate guide. There are the key money ideas in the story and they are going to be brought up within the guide. And ideas on how the parent can think about how I can address my children about all of this. And this is going to help you talk to your child. And also activities that will reinforce the key money concepts they learned by reading the book. And we also provided material -- support material for the library's to use. You can see on the left. One of the things that we learned from many -- we put them on the kiosk with the parent guide. So we made the key is a little bit bigger to accommodate the book and the guide at the same way. And we created a poster here you can see it in the center and it is a nice poster. It has an icon with each of the book. And the idea, is some -- it is something that you can put up in your library and that you can say, this is what is available here. And we were thinking about a way on how to help librarians , and here are some of the things that we heard back from some of the librarians . And we responded to what they requested. And so we also have our online guide, and resources for the library. There are five steps. This is starting using the Money As You Grow . And if you go to our website. You can see in the upper left-hand corner, click on Money As You Grow . And scroll down to the Book Shelf. And now you will see all kinds of information about the program and you may order all of these items -- here we have the chaos, poster, sticker and the guide. You may order up to 1000 copies. They are all free and the shipping is free. This is our ordering place which is in Pueblo Colorado. Or you can visit our website. And you can see a reference for tools. One second, please. Here we have practitioner resources. And you will see a resource for the library and --for librarians . And you will find a link on how to order our free publications. And so with that I would like to tell you other ways that you can keep in touch with us. We do have, more information, at our website. We do have a LinkedIn page if you would like to learn more about us and other financial educators across the country. Please do not hesitate to join our discussion group. And if you have any questions or any comments do not hesitate to reach out to us. I am the person who man's this box and I check it once a week. So feel free to email me. And you will get a response directly from me. And with that, I will turn this over to Catherine.

>> Thank you, Ken . Thank you so much for inviting us to share. My name is Catherine, I am the library and -- and I hope you can take all of my ideas and implement them in your library. We want to connect with each other. And we want to give our community [Indiscernible] . We do receive 6 million visitors a year and we are a depository. You have to identify the need for your area. We notice that with the elimination of how to, there is -- the elimination of Home Education there is no financial education. Many people did not have any ideas about how to finance college. We are a huge military town. So we like to help our transition military parent. Because they do live on a limited budget so we like to help them. We do have older adults, retirees here in San Diego. So many people are moving here to retire. And also, we need to provide a lot of knowledge regarding fraud prevention. We do have a big Spanish-speaking community. We have many homeless. And once you do identify your community, it is easier to create programs. The San Diego Public Library, has successfully received some grant funding which is always nice. We do have a financial literacy grant. And we were able to partner with [Indiscernible] . We also participated in the Money As You Grow program . Regarding the library grant. We have created a financial webpage. There was a lot of financial literacy classes. We have a charter high school here. So we got them involved pill and they were able to learn about video production and financial education. And they created a public service announcement. Which I have a link to, on my last slide along with my resources. But it does have a lot of good information. And what they produced was really great. We also have the financial fitness guide for kids and teens. Here we have college financing. Here is, how to get a job. Also, what is a coupon? How do I save money? Just basic stuff that many times we forget. There is a lot of outreach. And the financial library re-friends -- resource group, -- we are putting out all of this information. The librarians have a hard time answering questions -- because there is a fine line between providing references and providing advice. And so we are trying to arm librarians with the information that they need . I do have a big bank interactive learning exhibit. Here we have the children's Museum. Here we have ATMs and [Indiscernible] playing with money and we could do -- and we could not do this without our partners and we looked to the school system -- definitely talk to your teachers in your community -- we do have a certificate program and that is sponsored by [Indiscernible] [Indiscernible] -- sponsored by [Indiscernible] . And here are a couple of photos of some of our winners. At that bottom right we have our exhibit. Here we have our outreach event. We have, how to invest at your library. Each one has a display and handouts which are free. And we also have in the multiple languages. And we also have financial fitness guides. And we do have a librarian conference. This is for Southern County -- and it is so important to get all this information to the frontline staff. Because we want to be able to let them know what is happening out there. And a lot of them, were facing issues kind of like the fraud prevention and how to finance college. I want to thank [Indiscernible] because they almost organize everything . One thing that I really like about it, not only did they have a higher level presenter, but we had a local presenter as well. We had the San Diego chapter of financial planning. We also had someone from the law association. And we also had the California Department of oversight. So we did have a really strong local connection. That we were able to -- connect with all of these organizations. We had fares, workshops -- and they were all nonbiased. And this is a picture from when we came back from training. Thinking about the money exhibit. This is a great exhibit. I think this is going to be a permanent exhibit at a few of our library's -- libraries. And our biggest take away is that we learned a lot from it. We do forget to look at our staff as patrons and they need to get this information themselves. So what we did do, we had a tea party. It was 30 minutes before we open up the library but it lasted more than two hours because they had so many questions. Just as a side note for me, do not forget that your staff is also facing these problems. We have workshops and classes. We also promoted this on Spanish TV and radio. And here we have a website, which is our library foundation -- and we have a lot of the same partners. Here are the established partners that we have had. We had [Indiscernible] speak about the 529 plan for college saving. They were doing tours and trivia with people. And we have a local credit union, and we are official partners with them. And so we started to have a conversation with them

earlier. But it is just about sharing information. And arming our consumers with as much information as possible. We did get great feedback from our patrons and our staff. We apparently sick, we love it -- we had parents who said, we love it. But we had a lot of nice panels and graphics. At the and we have, [Indiscernible] challenged . On the left-hand side, the person who is holding the calculator is our accountant. We did a lot of craft programs. And so now, Money As You Grow program we implemented this. So we started this for one month. And we promoted this online and on our website, also on Google and social media. You will see a good example of a banner -- this is our [Indiscernible] club . I like the fact that they took some of our input -- and there is great potential for it to be a good book club. But it does have to be package a little differently. You can adapt it to your community. We also had storytime. We also had a raffle. And one of our libraries did a store. She had little price tags on them and she gave them a little bad. So they could go through the bookstore. And they learned how to count out change. Looking at prices and counting numbers. And so this is a great opportunity to have a discussion. One craft that we did, was very simple. The kids would color them. And they would drop items they would like to pay for. Then we had a savings, and spending jars. So we talked to the kids while they are doing something crafty. That is really when it sinks in. It is just about having a good opportunity to talk about money in a playful way. Which is so important. We also created a survey. Because we wanted to get feedback from the parent. About what was being checked out. And how they were using the material. And we got nothing back but a positive review. Which was a good thing. But it does mean that we need more libraries. One parent said, I love this idea. I would like to see more books, that I could use with my kids when I want to discuss money. One mother returned to back -- return two books to me today and wanted more. And we did get feedback from our staff and they said the biggest problem was a lack of books. As soon as we get a one -- as soon as we get the book and they are out the door. And a lot of these titles are oldies but goodies. We already have these in our collections. And it was just a matter of restocking as we can. And staff to this even further and they started to develop other titles and suggestions for the group. And so that was helpful. And here we have our future programming. I know that a couple of libraries are doing a couple of programs around financial literacy . I know it is hard for picture books to be checked out a lot -- if it is not smart money week. But now having this Money As You Grow program our staff is more mindful pulling these books out and incorporating them into a display or storytime. And this is what we can do with a certain collection of books as I mentioned, this is my resource list. This is staff training information. The first one on the list, is a tutorial. It has 16 different modules. One is on credit and one is on fraud and one is on security. And any staff member can take it. We also have handouts and resources that you can always get for free. Here we have the education financial -- and here we also have eldercare -- and information. And the last one is the public service announcements that we did. I believe that is my time. And here is my contact information if you have any questions. And if you have any questions you may type them into the chat. I will pass the ball to Lori. For the last presentation.

>> Let me get to my first slide.

>> Hello everyone from Wisconsin. It is a beautiful day here. As I was preparing this presentation I realized, I have been doing this for more than 10 years. And this is astounding to me. I want to tell you a little bit about where I'm coming from. We are on the east side of the state of Wisconsin. We are a blue-collar town. We are just under 50,000 people. Many people go up to Lakewood. And most people in our community, do have a high school diploma. But not many have a bachelors degree. And almost half of our community is eligible for free or reduced lunches. There is also a need for financial literacy. And so we want to be able to address those needs. So some of the things that I have learned over the last 10 years. I just want to take a few minutes and share this with you. The first one, make it fun. Money can be a very dry topic as you know. The more fun you make it the more people will come. Having a strong partnership. And those partnerships are essential. Because we are not financial experts. I am not comfortable nor am I willing to give financial information -- or recommendations. So let's talk about how

we do lessons here. For kids, we have tried a lot of different programs. We have coloring programs. We do a dollar design contest. How many coins fit in a 2 L bottle? And the prices do not have to be extravagant. Kids are excited about a roll of coins. They love getting a roll of pennies. It is something that we do not see every day because we do not walk around with rolls of coins in our pockets every day. We have also been fortunate in our state, to have a very supportive 529 program. They want to help parents to start saving for their child's college education. They are giving out \$50 or \$100 gift certificates to start a 529 program. For kids -- it is not so exciting, but for the peer it is -- but for the parent it is. So we tried to have our programs be appropriate. It could be bingo or it could be trivia. Or it could be storytime. We have a storyteller, reading a book. And have the kids sit on your lap. And read the book together. And through the Day Read program -- Big Read program they could do this in the home. And so developing partnerships, is very important for us. As many of you know, we do not have that many resources. Schools however are trying it. We have the American Bankers Association, who will help children learn early, the importance of how to use money appropriately. So it is just a matter of us, tapping into some of those networks. And that is important. Because we do not have to do it all. What I have found over the years, if we have a need -- if I asked, kids can you donate \$200? So the library can buy a book? And share the book? But it is more realistic, then asking for \$2000. We have found that our partners, are also willing to step up to the plate. And in return, it is just like Book Plate -- so that the organization or company -- helps out as well. It is a win-win situation. We do not promote our donors. But it has been a great partnership. And finally, try new things. For us the money pilot was a new thing. Certainly we have done displays. But it was encouraging, to see parents and kids, to have a discussion at home. To do activities. So they could take the book home. So what we did, we had old-fashioned CD pockets. And it turns out that the parent died fits right in that pocket. And so with each book, we put in a pocket, and we put in the parent died. -- guide. When we had a display, within days it was empty because it was so popular. They loved having information available for a discussion. Or activities that they could do at home. We found, as the materials were returned -- our staff members knew where to return the material. So we could easily pull those books out. And so those were the lessons for the kids. For adults, we also find, we have to make it fun. We did not ask, what kind of financial literacy programs would you like? We had things like budget or identity theft. But we had low attendance so we could not win. So now we are working with train to. -- with [Indiscernible]. But we discovered that we have a higher attendance if we make it fun. The more fun you can make the program -- the more likely you will have a better attendance. For adults, we have tapped in to our partners. And it does take time to cultivate these partnerships. But it is well worth the time. For us in order to find presenters. We have a lot of local and regional, state offices -- or cooperatives or credit counselors. And they have great information that they are willing to share. We also tapped into our local financial community like our credit unions, banks, and insurance agencies. I note sometimes -- I know that sometimes they are [Indiscernible], so we asked them way in advance. We try to in -- we try to make them understand that this is for educational purposes and not to sell anything. But it has been beneficial for everyone. We also recruit enthusiast. Master gardeners can come in and explain, how you can save money on your groceries by growing your own vegetables. We have a gardener that does present. We have had lenders, -- crafters to will show you how to turn a T-shirt into [Indiscernible] and it is so created dachshund -- and it is so creative. When you ask for presenters, do not make it more difficult than it needs to be. Sometimes it could be a cold call. I know people do get nervous about asking somebody to come in and present to the public. I know that some people are even nervous about public speaking. But there are people out there who do not mind talking to others and they like to share their expertise. If they do not want to help, you can ask someone else -- it is not a big deal. You can say, I see that you bank online all of the time, can you share how you do it? We found it was easy and approachable. I do want to plug some of the publications. They do have a community partnership guidebook. And that is helpful. They have checklists. They have information on who to ask in your community -- on how you can strengthen your

partnerships. And finally, trying out in seeking new things for adults. What do you hear in restaurants? What do you hear your family talking about? Do you know about books about money? We can display, all of this free material. People could pick up or browse a booklet that they could share with their family. As Catherine mentioned, her library staff, think about financial literacy. And they help refer parents and kids. And that is what you have to think about when it comes to financial literacy. Because in our program we do most of our financial literacy in the month of April. We also have Money Smart Week. And for that we do a lot of marketing in addition to our standard library PR. I know that all of you have the calendar in the newsletter. There is also word-of-mouth. We can also go on the radio vote -- once a month to promote our library's -- libraries . We also discovered that some of our partners also have a radio spot. They will have a weekly ad. And despite everybody -- saying that nobody reads the newspaper -- but half of our population still reads the paper. And for Money Smart Week program, a lot of those folks, find our programs in the newspaper. And so we have gone ahead and, with the help of our partners, we do a double sided letter-size weekly advertising of our programs. We find that people -- circling the programs they would like to see. This is about the only time during the year that we advertise in the newspaper. But try different things when it comes to advertising. I previously mentioned the program guide. They do offer more. Through their partners in Pueblo, you can receive a ton of information. They will have things that you do not always think about. There are booklets, like what you see on the left side -- this will help people with if they are in a nursing home. Especially when somebody has to manage somebody else's money. Or if somebody else is managing your money. And so all of those publications, and the parent reading guide, for those 16 books are all available for free. Usually it is in February that I will order a bunch of these. So I have them plenty of time for Money Smart Week in April. For those who do financial literacy programs, Money Smart Week is going to be earlier next year. And next week -- and next year it is going to be the week before national Library week. And thank you.

>> And that is all I have for my presentation. I will turn this back over to Ken . And we will answer any questions that you might have.

>>

>> Thank you so much and what a fantastic presentation. We have a couple of questions but I think Lori has already answered some of these.

>> Okay with a teacher guide, is it available with the others?

>> We have the parent died, with -- guide and yes all 16 titles has the peer died at -- guide.

>> And there is a link to the teacher's guide.

>> I know a lot of our libraries are working with media centers at the school . And those guides really helped.

>> Catherine, what company did you buy the [Indiscernible] On Wheels?

>> Do we have any more questions for the team? This was so terrific. On a personal note, my wife and I - - I -- there is a [Indiscernible] putting together a will or a trust . I hope you have a program on wills and trusts because it is so important.

>> It is called managing someone else's money. If you are over the age of 54 or if you have aging parents you might be in a position where you might have to start managing their money. And you have to have an understanding level on how to help your parents with their money. We do have some of the guides that are state specific. So if you go to our website, type in managing someone else's money. I believe we have 12 states so far with specific guides.

>> Thank you.

>> There is so much talk about people going online and not using books because they are all on the Internet. However I still think the pamphlets still get used.

>> With the books I think it is very popular with the children. And this is a great way for the parent to interact with their child. One thing that Catherine mentioned, they included the books for story time.

We also had a few librarians that would incorporate this into their summer program. And so when the parent came in to pick up their child, and here is a guide that will reinforce what we learned. And things like that.

>> Do you have any other questions?

>> Thank you for attending the webinar. I want to shout out to Venus in Atlanta.

>> I am so sorry I was on mute. I am sorry about that. Please, keep the questions in the comments coming. First I want to thank the group for the fantastic webinar and it was terrific. We enjoyed it and I am sure the audience enjoyed it also. I want to thank my colleagues, for their support. Do not forget about the upcoming webinars. We have four in August the next one is tomorrow, In Sickness and In Health. And you will receive notice of all of our upcoming webinars if you sign up for our email alert services. And from the Academy webpage, go to the section at the bottom of the homepage, you will be able to look at the calendar that will show upcoming webinars. We also have past webinars under archives. I am sure there are people in this audience, that have attended all of these great webinars. Let me see if we have any last comments. Do not forget about the satisfaction survey.

>> We have one question from Carol. She is asking about the resources are they marks as Book Love -- Club?

>> I want to let you know that in the future it is going to be under Bookshelf .

>> If you go down to the bottom of the page of the Academy, you will be able to see a link to the archives. And this session should be available, late tomorrow afternoon. Let me see if we have any additional questions. I do not notice any.

>> Do we have any last questions for the team?

>> I want to thank you so much for all of the great information.

>> It is after 3:00. I think I will close things out. I want to thank Ken, Kathryn and Lori one more time . I invite you to come back yet any time to -- combat at any time. Please come back tomorrow. Have a good day.

>> [Event concluded]