

## Libraries Helping Refugees and New Immigrants Learn the U.S. Financial System – Transcript of audio

Please stand by for realtime captions.

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Good afternoon, everyone. Welcome to the FDLP Academy. My name is Joe Paskoski, I'm with Mike colleague Donald Sensabaugh is tech support. We have another terrific webinar for you today. Libraries Helping Refugees and New Immigrants Learn the U.S. Financial System . With us today are our presenters. Emily Mross, business librarian and outreach coordinator at the Madeline L Hays library, Penn State University, Harrisburg. Emily is also the chair of the reference and user services Association financial literacy interest group of ALA. Ken McDonnell is the financial education program analyst of the Consumer Financial Protection Bureau. Julie Robinson is the refugee and immigrant services and empowerment outreach manager for Kansas City Public Library. And Young Park is the manager of the Chicago public library. With that I will handle the virtual microphone over to our presenters to take it from here.

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Thanks, Joe. And everyone hear me okay?

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Yes.

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Thank you. So I am Emily Mross, I'm going to get us started today. I'm going to give a quick overview of the financial literacy interest group and then Ken will talk about some resources available through the consumer financial protection Bureau for helping newcomers to the U.S. financial system get established and how your institution can serve them with those resources. And then Julie and Young will talk about applying different programs in a library setting.

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If you are someone who works in a library, any type of library and any type of library position, and you provide financial literacy support to your community, you are welcome to join the financial literacy interest group. This is part of ALA but we do have options for people who are not ALA members to join us and it's free. As mentioned, I am the chair. Basically if you are not an ALA member, the easiest way to join, I have a QR code on the next page and you can scan that and it will bring up a form for you to fill out with your email. So why would you join the financial literacy group?

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We participate and host free online discussions and women are similar to the one you are pretty spitting in today. If you happen to attend any ALA conferences, we also have programming and opportunities to connect with people who provide this type of programming and resources at ALA conferences and it's an opportunity to connect with other librarians or resource partners, other people who work in financial literacy for a wide variety of audiences about the programming they have available and what they've done at their institutions and what you might do at your library or institution. On this screen you will see a QR code. If you scan that it will take you to a link. There are three links. One is if you are an ALA member, how to join us on ALA connect. If you're not an ALA member, that is the form to join the email list. I don't send more than two per month. I try to keep that is minimum as possible. And just about any upcoming programs that might be useful to you and if we are hosting webinars for resource partners have something of interest to promote to everyone. I try to keep that short and sweet and to the point for everyone. Finally we have a live guide. It's a website I managed, I just completed update. There are books, of the recommendations for resources to add to your library to support your patrons with financial literacy. The very first page of that guide as well, there is a grant program available

through the American Library Association sponsored by FINRA for those doing financial literacy services for children. That is open until September and there is information about applying for that grant as well. Whenever we have a webinar, I post that to the connect space and those will also be going to the LibGuide. The LibGuide is free to anyone to access. You don't have to be part of the financial literacy group or the email list to access that, that is open to anyone who would like to use as resources. Hopefully you can make use and join us. I'm going to turn over to Ken.

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Thank you, Emily pick again, I encourage all of you, if you are not a member of the financial literacy interest group I encourage you to join a supportive group. I'm going to go over some of the resources provided for individuals who have limited English proficiency. As usual, as a representative of the federal government, I have a disclaimer that this presentation is being made by me, a representative on behalf of the Bureau. He does not constitute legal interpretation, guidance, or advice. Any opinions or views stated by me or my own and may not represent the Bureau's views. Should tell you about the little project we started. At the CFPB we want to ensure financial products and services are accessible to all consumers. Including those with limited English proficiency. And that means firsts ensuring our own resources are fair, equitable and nondiscriminatory. Since the CFPB was established in 2011 we have worked in accordance with Executive Order 13166 which requires all federal agencies to provide meaningful access to information and services to the ~25 million residence with limited English proficiency. Historically we have done this by direct to consumer resources in eight languages in addition to English. In 2022 we decided to test our resources. Effective in meeting the needs of non-speaking communities and helping them navigate financial hardships. During 2022, what we did is we conducted an outreach and research project to understand how to strengthen our resources for the EP community. Included qualitative and quantitative analysis of CFPB's website. In-depth interviews with practitioners and intermediaries . Focus groups in six languages. And user tests of new in language webpage prototypes based on what we knew. So, I'd like to go over some of the observations that we learned about from the study we conducted. First, and awareness and understanding of the CFPB. First what we learned is that LEP consumers are generally unaware that the CFPB exists. They were not visiting the website in large volumes. Nor submitting minimal complaints. And seem to turn to friends, family, trusted community members and organizations , social media or the Internet to find information on financial matters. There was work to be done on our part to build awareness and understanding of what the CFPB is , what issues the CFPB provides resources and support for. And how LEP consumers can access these resources. Our second finding is, resources offered our second key observation was the protection -- that exist -- are well positioned to help raise awareness and understanding about the CFPB. Strengthening these institutional relationships and lending support to such as bite-size video and audio content to the community-based agencies is key to reaching the last mile LEP consumer. A third key observation, demand is high for in language content. Especially for content in languages other than Spanish. While financial literacy among LEP consumers is reasonably high, lack of resources in their primary language can often force them to use unreliable , third-party translation tools. We learned that translating content often can be difficult to understand because the words used art too formal or technical. Especially for people with lower literacy levels. LEP consumers asked for the use of the more culturally relevant speaking and writing styles such as Tagalog, a combination of Tagalog and English. They also asked for a more introductory information for people less familiar on the U.S. financial system. Finally, we learned that study participants prefer mobile friendly webpages with less dense text and more icons and images. The requested smaller bite-size pieces of information in the form of shorter paragraphs, brief videos or audio clips participants told us that adding English reference points can help them look up the proper meaning. Multilingual participants suggested using symbol similar layouts to help them easier compare content. Participants shared that they are more likely to trust a webpage that they can relate to. They recommended using photos and testimonies from people who reflect their

language. So, now we are going to go into some of the potential opportunity that we learn from this exercise. First, we want to continue efforts to build a best in class, culturally and acoustically accessible website that can serve as a one-stop resource for LEP consumers, as well as practitioners and intermediaries were supporting them. This includes expanding the amount of in language content available while making sure they meet the topical, cultural, and literacy needs of each language group. Some ideas include covering more basic topics about the U.S. financial system, featuring LEP consumers and images and videos relevance. And including more English terms for context. Second, we need to bring consumer finance.gov and its resources to LEP consumers and more proactively draw LEP consumers to the website. We call this a surroundsound approach. Because each LEP community is so different and diverse. Different technology preferences. Cultural context. Thing which needs. Social media uses, trusted messengers, et cetera. This can be done in a number of ways. Such as, utilizing trusted messengers. Leveraging community-based organizations and other authority figures to build brand presence and current ability. One of the things we learned at the CFPB, librarians are very trusted resource within the community , a knowledgeable resource within the community and we greatly appreciate and enjoy working with the libraries over the years and we hope to build on this relationship in the coming years as well. Second, we needed search engine marketing and optimization. Making sure CFPB's website shows up at the trusted authority. And we need to do in language marketing and public awareness campaigns to reach LEP consumers where they are. So, what is our current progress? Consumer finance.gov offers content and resources in eight languages besides English. These are Arabic, Chinese, Asian Creole, Korean, Russian, Spanish, Tagalog and Vietnamese. Our long-term goal is to provide the same experience to LEP as to English-speaking consumers. Here's the progress we have made to date and what we have learned on this project. As of February 2023 we launch newly designed language engagement that seeks to make it easier to navigate the banking system and used commonly used financial terms and acronyms. Additionally, the CFPB accepts complaints in 180 languages about financial product or service. These redesigned landing pages provide more detailed explanation of the process so consumers know what to expect. At the CFPB, improving language access for LEP consumers and those assisting them with financial matters remains a long-term priority . We are excited to continue this work all consumers will have access to a safe, equitable, financial market please. Donald, can we switch to the website?

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We can. Can you pass me the ball?

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Sure.

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Let me know when you can see the website.

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I can. What Donald is showing is our homepage. Consumer finance.gov. In the upper right-hand you will see foreign-language words, press Russia. So, each one of these pages will look the same. We're looking at Russian at the moment. You will see all of the content here will be consistent across these different pages. If you could press on the Chinese, the second from the left. Yep. you will see similar content. It will be available in each one of the languages. On the left-hand side where it says English, right above the pictures, there you go. In English we will be able to understand this is your. If you could scroll down a bit, Donald. You see what you can find on these pages. We have money topics. Each one of these items on auto loans, bank accounts, credit cards, and then we will take you to guides and key terms you will need in explaining some of these concepts to individuals who may have limited English proficiency. One of the things we are in the process of doing is making sure the information is consistent in all eight languages. And then we are going to do is look into adding more information, we will probably go about this in a way of going through her webpage, seeing what topics are clicked on most often and go

through increase we get on the topics most heard about and also go through her complaint database to see which topics are complained about the most, and we will use that as a basis for enhancing more information on the sites. If you could scroll down a bit more, Donald. You can see our submit complaint process. On each one of these pages it will be done in the language for that page and explains to the individuals how they can submit complaint to the CFPB. We encourage you, if you are working with a patron that English is not their first language and you can tell they are frustrated by a product or financial services company, encourage them to contact us. They need to call us. The website is only for English speakers. But by using the phone, they can call us and when they hear the caller say, CFPB, how may I help you? All the patron has to do is say Tagalog, please. Within 30 seconds someone will come on the phone and speak fluent Tagalog and take the persons complaint. We find it more effective when an individual hears their own language spoken back to them. They feel more comfortable in speaking about this and it makes it an easier process for the individual to submit a complaint and get a resolution to the problem they are experiencing. So, that is all I have right now. We will wait until the end of the presentation, after Julie and Young have presented. Donald, if we could switch back to the slide deck.

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I am making you the presenter again. It takes a second. There you go.

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Thank you very much. To submit complaint, there is the number or the number for those with hearing or vision impairment. And now we are going to talk to and hear from Julie Robinson. I will be passing it along.

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Thank you very much. RISE was started , try saying refugee and immigrant services and empowerment a lot, people want to listen to you. We started eight years ago because the library director and president of the library board realized there was a group of people that did not come into libraries and not have a knowledge that libraries are for everyone. We have changed the mission statement multiple times. But, well all the words are important in there, the last few words, a place where everyone thrives, is really the part I hold onto the most. Everyone should feel welcome. This is the Kansas City Public Library service area. Is actually in three different cities. It is very confusing. But the branch in the center top is the one where I am housed right now. The Northeast area is where the majority of refugees are resettled when they first arrive in this country. Or in Kansas City, I should say. We remodeled the library, totally different. It was ugly tile when I got here. And strangely enough, it wasn't planned, but it was renovated during COVID. It was sort of nice, staff had to move out anyway. And so, right next to the front door you will see that nice yellow highlight area where it says RISE . I did have someone ask me of someone use a highlighter on that. It wasn't highlighter. This is, and I know these are really tiny, but it's hard to get the many larger, but we don't have a firm path for taking our English classes. And now I'm going to contradict what I just said. If you are preliterate we prefer you take English basics before any other class. Preliterate does not mean you are not educated in one or more languages. For those unable to attend school for a variety of reasons, or for people who have a different alphabet than the American English alphabet, that is who we designed the course for. To be honest, not all languages are written. And as a result, you can't learn to read and write if you don't have a written language. So, this is our financial literacy outline. It's called outline because my curriculum writer is finalizing it. These are some of the topics she is covering. Earning money. Employment. Pay stubs. She is very invested in that because when she first got out of tall college, no one told her as a single person she could be head of household. So that is what she put. On her W-4. And that caused a lot of problems come tax time. So keeping your money safe. Budgeting, coupons, all of that. And investing. When Ken slides were up and I was reading all of those blocks on the side, someone was talking about saving and investing. Instead of investing, I prefer investing in yourself. And my curriculum writer does have issues about this. You've got minimum wage, the person said they are working three jobs trying to support a family. So, planning for a

vacation, buying a house, a new car, even your retirement, it seems outside of where you are currently. But what happens in a few years when you've gotten a better job or a promotion? If we don't offer investing in yourself at the beginning, do we do them a disservice? That is where this is sort of a hung up. But world refugee Day 2024, I'm going to ask a bank or credit union to have that small piggy bank similar to the one there with the umbrella, and bring lots of pennies so they can show everyone, I know this sounds sort of strange, but to show them, putting the penny in the bank. It is a visual and I know it works because about 15 years ago we did this event when I was at a different branch, and one child took to heart what she saw and went home and basically had her father clean out his pants pockets of change and I went into the piggy bank. When it was filled she had her dad open a savings account. She was probably about 45. Eventually between learning what savings meant, and when she got a part-time job, she put money in that account and bought her first car. That is easiest way to show someone how to save money and have them think, after salary away in a savings account. This is from a multiple-choice pretest that we were researching. These are just a few of the examples. So, I have a funny feeling income is the money you spend each month, all the money you earn and the money you borrow from the bank in some people's life. This is part of what we will be talking about. Income is really only what you earn. It will hopefully turn out to be very good. We had 81 off workshop called credit. It came about from someone that had parents who had come to this country and all of those lovely things we get in the mail about, you've been preapproved for \$80,000, fill this out and send it back and get all this money. Her parents did that. And she didn't know it for quite a while. So, when we taught this class, we were really focusing on understanding scams, basically. They created this exam and it asks you, it gives you debt and then you have to pick the right answer. It is still up there and you can go and play it if you would like. I'm just going to show you the other literacy things we do. English for citizenship. That is our oldest class. We have done that since about 2016. 2017. Conversation club is just getting people comfortable speaking in English. English basics is one of our newest classes and that is a preliterate class. English 1, we wrote that before we did English basics, we realized after we did English basics that English 1 is more like a middle school grammar class so we are going to rename it. English basics is mainly pictorial. You can't just put up, please read the directions. Because you can't read the directions. But it is also, when Ann did this, she made sure that families represented, because that is one of the first things you learn is a family. She has multigenerational down to same gender families. She purposely made sure she represented a very diverse group of people. So everyone would feel there represented. English for vocational trades, carpentry. It was to help people become apprentices. They had to take a math test which is word problems which to me isn't math, because math is 2 plus 5, word problems are reading. And so, we were doing really well and then COVID hit. And you cannot teach someone how to read a tape measure by zoom. It just doesn't work. We had not even thought about doing tape measures until he realized all the people in our class came from metric countries. We had to scramble to add that. The Missouri drivers license, it teaches the written, even though my current library director multiple times told people we were teaching everyone how to drive. Which is really scary for me. English inaction is a high level English class. It is a one-on-one partnership and it's been around for over 60 years and is very much working on what the mentee wants, not the mentor. Citizenship interview practice is by appointment. You must have a date for your exam with CIS. We run you through all 100 questions and a bunch of others. This is our citizenship one. Volunteers are going to be assisting forms on the website, logging into learning language databases. Checking out tablets. I'm currently working with two local immigration attorneys to have them oversee law students getting ready to graduate and then offering pro bono immigration services. Primarily naturalization paperwork. Thank you for your time. I appreciate it. I will pass this along to Young.

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Thank you, Julie. The Kansas City Public Library, here anybody, can anyone move to the next page? Joe, could you move to the next page?

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Young, if you would like to make me the presenter I can move them for you. You have the arrow beside the number to the right. There you go.

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Thank you. I am working at the Chicago public library. During my presentation I will explain about the infrastructure of the Chicago public library citizen and immigrant. I will share my experience working at the by offering the programs I will talk about key stakeholders I work with. And then many smart programs in the library. [ Indiscernible ]. Chicago public library has three infrastructures to serve the population. The first one, the buildings. If you see the map on the left side, you can see the black dot, those 80 dots are Chicago public library locations. Is everyone agreed, the library is medical. All over 80 branches [ Indiscernible ]. The more our branches work as a connector in the neighborhood, especially the red dots, you can see the 10 red dots, the location is the places that [ Indiscernible ]. Chicago library in each neighborhood, the immigrant population is more than other locations, we put the citizenship corner. Julie shared the picture. It's very similar. We have the resources and then the collections and program flyers related to citizenship at the citizenship corner. The soft infra I can say about the collection and services. Each branch has the language collection. Mostly it is Spanish. But there is Korean collections. Based on the neighborhood, Chicago public libraries have a language collection in each branch. The databases, including [ Indiscernible ] we can count those is a soft infrastructure of the Chicago public library. The human infrastructure, we use the staff to serve the population, in the CPL we have nine diverse service committees called heritage committees. Three of the nine our service for specific ethnic groups. Asian American service committee, Latinx Hispanic a service committee, and Polish service committee. So those interested in serving on those committees, we created programs in the services, especially the celebration month of each ethnic heritage. We have the language bank. We collect the data of who can speak another language. We made a table and we updated regularly so if one branch has a patron who speaks Korean, then they find the language bank, they collect, connect the patron to the staff so they can talk. I, myself, work at the Albany Park branch for the last 17 years. I will share my specific experiences working at the Albany branch serving refugees and immigrants. Albany Park neighborhood is on the most west of side Chicago. The population is about 50,000. The demographic of the community is 34% white. 45% and the other is the other ethnic group [ Indiscernible ]. In-depth communities, the English language is spoken by only 41% of the population. 58% of the population speak non-English in their homes. In the public school, we have over 40 languages spoken. It shows how diverse the Albany Park neighborhood is. When I work over there, I have to serve lots of programs and services for the immigrant population and refugee population. I will cover the finances, but I should've put the literacy conference and social conference as well. Everyone focuses on the finance component, the library has to build up the relationship with the community by offering other components. Research components, how to communicate them and help them to indicate was society. I will cover the English component and finance component and civic component. These are the examples of the programs I offer at the Albany Park branch. Adult English, we always work with the community. One of the examples is the Albany community center is just across the street from the library, we invited them to have class in the library about English conversation. The ESL club I started after attending where the European library share their experience. When I set up the ESL book club, I selected books for adults. Not using a children's book or lower-level books. Because, even though they cannot speak English, they are very intelligent and they are adults. When I set up the ESL book club in their library, I set it up and I adapted eight book buddy system so the yes teachers and ESL volunteers, they paired up and read the book together once per week or twice per week. Whenever the time allows. They share their opinions about the book in the library book. That helps them build up a good relationship in a trusting relationship. They share their cultures. The English speaker, they are students or have children, and the English teacher is adult and teacher. The Cell-ED was started during COVID. That is the program library

users can use their own to access the English learning content and citizenships and content. Whoever comes to the library and gets it from the library they can download the Google app or the Cell-ED app on their phone or if they don't have a smart phone, they can continue to study English or civics through the phone. P2PU USA learns is the program we use to organize contents. Offered by USA learns. Offering curriculum in the library by offering technology. Next for the finance component. Public charge information session. We had it when the government proposed the public charge law. Libraries work with the [ Indiscernible ] committee such as the social organization that what is the proposal changing? What do they need in making a decision about snapper Medicaid? This will be the place to ask questions and learn about what these changes could mean for the family. Another example is wills, trusts and estate planning basics. We hire translators for the program in the library. Power of attorney workshop. The center for disability and elder law, and provided by a Congressman, the program to share the information about what is a power of attorney. And after the presentation we signed up session to assign people power of attorney with the center for disability and elder law. There are different language options so they can get the services in their languages. Excuse me. Letter up tax clinic. They offer free services with the federal and state tax program. Pacific component program, the citizenship seminar and immigrant resource fair. We work with the U.S. CIS offering an information session. On the table is a unique program working with the committee to assist, it's an annual program designed to bring people together to make an impact in their community. Once per year we set up the date and Trinity members meet to share their ideas and explore the way to improve our community. They talk about how can we have a diverse community in the neighborhood? Following up on a program, one teenager who attended where the events at the time, she proposed the acting up award. I shared the idea, translating the information into the languages that may be spoken in the community. The teenager who attended the on the table program, she got the award and using the award we hired a person to help the neighborhood to apply in other languages. The Citi Card, the city of Chicago is a very specific program, it's a ID offered to everyone. The library holds the city card registration in the branches. Whenever the community comes to the library, it's a place to have the registration event and we share the information and helps them to apply for the city card. The last slide shows our key stakeholders. We have over 50 organizations who help refugees and immigrants in different ways. Some organizations a for living assistance. Some help youth especially. Some help with education. And some are healthcare. So, those four are the organizations I work with most. Here is [ Indiscernible ]. They organize all the social organization [ Indiscernible ]. The library attends the meeting and gets the information and we share and give a chance for them to have events. Or the library goes to the organization and its our program. Albany Park community center is physically very close. We have lots of glitch programs together. HANA is the legal center. Worldly Chicago, they are an organization for refugees from all around the world. Whenever they have a new group, they always organize the advisory tour. So they come to the library and we show kinds of resources we can offer for the community. Money smart week in the library. The financial component or program most related in the Albany Park location is money smart week. Is a program incorporated with think of Chicago. Whatever program, small business, credit and loan, will and trust, tech-support, banking. Since 2005 we have the program in Spanish, each year the location, Albany Park or Chinatown, whoever has a major immigrant population, we offer the same services in different linkages. Through all the experiences and programs, why do refugees and new Americans learn about the U.S. finance in the library? First there is safety. They feel welcoming spaces. And supporting places in the library. And American cultures, speech is counted as a power. The refugees and Trinity's, [ Indiscernible ]. When they learn English and when they can communicate with the language in the library, we make it to be empowering. That was another reason. Where they come for finance in the library. Most importantly, the library can cultivate cultural trust. They feel that they can trust what we offer and what they can get through the library. From this trust it's the most important thing to offer, for financial information. Lastly, we try to make the community take ownership. So if they

make a community in the library, I contacting the organization or inviting the people in the library, we invite them to not only be a beneficiary of the programs and services in the library, we invite them to present their culture and knowledges in many different ways. We help the people to take ownership in the library by supporting and building up the community. That is my -- I will hand this over. Thank you so much.

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Hi, again. We have a slide with our contact information and we are also happy to take any questions that you all may have. I know that we had some questions sent to us from the registration. I can grab those. The first one, maybe, this can apply to all of you. One person did ask, in their library they needed help helping people with Spanish language proficiency and having difficulty finding that expertise within their library. How do you help someone who has proficiency in a different language than your library services are usually offered in?

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At the Northeast branch in particular, because of the large Spanish speakers, we have three people on staff. One who is full-time. And had to be tested and show she was fluent in reading, writing and speaking. We also have a tele-interpreter service at all of the branches. You just dial the code, it takes longer than 30 seconds, Ken is way more efficient than we are with this one. But there are 300 languages.

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We have Spanish-speaking staff in the library. We have a language bank, [ Indiscernible ] we call branches to connect. Or as Julie mentioned, we have the tele-, tell interpretation services. So we use that to. Too.

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Great questions. We have six more minutes to go. We have a hard stop at 3:00. It's a great presentation. Did you have another question you can try that. Mike colleague, Donald, but the satisfaction survey into the chat box. Also he is going to put in links to our file repository. We will have this presentation up in the next few days. Look for it there. I will turn it back to the presenters. I'm sorry I have to watch closely on the time. We have five more minutes, if we have more questions.

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This may be a question for can print. The other question we had ahead of time was, what resources are available for new arrivals to the U.S. in building their credit history and score?

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That is an excellent question. I'm glad it was asked. It is a big issue. For many folks to come to the U.S., they are not familiar with credit scores and how to develop those. One thing I'm going to put in the chat, a link to an organization called switchboard. Is sponsored by the Department of Health and Human Services and through switchboard, I was just checking, they do have a lot of great resources in there. They have a section on personal finance. And you can probably search a for credit building. Another organization to to is a national foundation for credit counseling. I can put their Lincoln as well. This is an organization of credit counselors and they will have information for you, probably availability for products for individuals who need to build their credit. Definitely go to both of those. I just realized, I was sharing it to not all attendees.

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I put them in the chat for you.

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Thank you so much.

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One thing about this though, I would also recommend going to your local community banker. There is a community bank in your neighborhood or credit union in your neighborhood, they would probably be



very sensitive to the needs in that community. Each state has an Association of community of bankers that you can go to, just like the Pennsylvania Association of community bankers, and work with the state association to connect you with community bankers in your area. A key thing you have to be aware of, if you're working with a group of Muslim refugees and they are observant, interest is not allowed. But there are products allow that art sharia compliant and can be credit building. You want to ask the community banker and the credit union about those in particular. They are and FCC.org, or switchboard, and you'll be able to access some great counseling services.

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I believe your contact information is on the last slide, and my right?

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Contact information is on the screen.

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Great. I am sorry I am rushed, we have a strict rule, I love to talk about this all afternoon if I could. Great presentation. Really appreciate it. Like I say, fill out the satisfaction survey, this will be up in our file repository in a couple of days. Something to mull over, I don't know if we have time for this, I have a few thoughts, I is coming. AI is coming. I don't know if you're thinking about incorporating that into your webpages if your translation will be using that. I was very impressed by the presentation. Thank you so much. But see if you have any questions. We only have one minute left. I am sorry I have to close it out. It looks like are no other questions. You have the contact information for our four great presenters. Please be in touch with them. Thank you one last time presenters, we really appreciate your help. Thank you, audience. Please contact this great group. It's a fantastic webinar and fantastic information. We probably need a follow-up webinar some time with all the great services these people offer. Thank you so much, and have a great rest of the day. Come back to the FDLP Academy , check our calendar, we have a webinar coming up on economics 101. Check that out. And thank you again, everyone, and have a great rest of the day.

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[ Event Concluded ] [Event Concluded]