

# Libraries Helping Refugees and New Immigrants Learn the U.S. Financial System

The bottom of the slide features a decorative graphic consisting of several overlapping, semi-transparent green shapes. These shapes are primarily triangles and quadrilaterals, creating a layered, abstract landscape effect. The colors range from a light, pale green to a vibrant, medium green.

## Financial Literacy Interest Group

- A group for librarians in any type of library who are interested in financial literacy resources for their patrons
- Emily Mross, Chair
  - [ELM43@psu.edu](mailto:ELM43@psu.edu)



# Financial Literacy Interest Group

- Free online discussions and webinars
- Programs and discussions at ALA conferences
- Get connected with other librarians and resource partners for ideas about programming and resources



## Financial Literacy Interest Group

- How to get involved: <https://linktr.ee/rusaflig>
  - Join us on ALA Connect
  - Join our email list
  - Check out our LibGuide



- Upcoming discussions/webinars are promoted on the email list and via Connect
- Past webinars are recorded and hosted via Connect

Strengthening information accessibility for  
consumers with limited English proficiency

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# Disclaimer

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This presentation is being made by a Consumer Financial Protection Bureau representative on behalf of the Bureau. It does not constitute legal interpretation, guidance, or advice of the Consumer Financial Protection Bureau. Any opinions or views stated by the presenter are the presenter's own and may not represent the Bureau's views.

# About the project

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Consistent with Executive Order 13166, “Improving Access to Services for Persons with Limited English Proficiency”, CFPB’s Language Access Task Force, led by the Office of Financial Education (FinEd) established a plan to:

- Examine in language resources and tools provided by the Bureau,
- Determine Limited English Proficiency (LEP) consumer needs and experience with CFPB in language resources and,
- Develop and implement a system to ensure LEP consumers can have meaningful and equitable access to CFPB resources.

FinEd conducted landscape analysis and market research to better understand LEP consumers and develop strategies to strengthen the Bureau's outreach, education, and communication to them.

# Project methodology

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The observations and opportunities reflected in this document are based on:

- A qualitative and quantitative study of the CFPB's current LEP consumer outreach efforts and understanding of other federal agencies efforts,
- In-depth interviews with practitioners and intermediaries who provide direct and indirect assistance on financial matters to LEP consumers,
- In-language focus groups in Arabic, Chinese, Haitian Creole, Korean, Tagalog, and Vietnamese-speaking LEP consumers, and
- Usability tests of the CFPB's updated in-language resources



# Summary of observations from consumers

# 1. Awareness and understanding of the CFPB

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## **LEP consumers noted the need to build awareness and strengthen understanding of the CFPB**

LEP consumers are generally unaware of the existence of the CFPB.

They are not visiting the CFPB website in large volumes, are submitting minimal complaints, and are not inclined to immediately trust the CFPB as a resource unless recommended by trusted messengers in their respective communities.

*“Our [customers don’t] know about CFPB. Plain and simple: they don’t know about CFPB.”* (Practitioner)

*“I go to either a relative or friend who works in the industry and has a track record for successful clients or even their personal finance...”* (Consumer, Filipino segment)

## 2. Resources offered for practitioners and intermediaries

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### **Community-based partners can help bridge the distance to LEP consumers at the intersection of language access and financial literacy.**

Practitioners and intermediaries that provide assistance on financial matters to LEP consumers have longstanding community relationships and consistent touchpoints with this target audience year-round.

*“That's the thing about these mission-driven direct service providers is that a lot of them come from community themselves and have that lived experience. And so it's much easier to build that trust and that familiarity.”* (Practitioner)

*“We worked really hard to have that buy-in from their community elders...”*  
(Practitioner)

*“[The CFPB website] is a good source of information for the advocates who then translate that for our clients.”*  
(Practitioner)

### 3. Resources offered for LEP consumers

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**There can be better alignment between what resources the CFPB offers and who need to access those resources.**

While there has been extensive investment in Spanish language resources and content, there are fewer resources in the CFPB's in language resources.

Reaching these other language groups will require special attention to their diverse cultural contexts, literacy levels, and minimal understanding of the U.S. banking and financial system.

*“Here in USA everything is in English or Spanish, no one ever bothered to communicate anything in Arabic because we are a minority group here.” (Consumer, Arab segment)*

*“A lot of people think if we just make materials in another language, that’s sufficient. But you’re making an assumption that they can read in their native language.” (Practitioner)*

*“It’s of no use to have materials...that focus on saving money every pay period when the LEP client is working three jobs just to stay afloat and saving money doesn’t even come into the picture.” (Practitioner)*

## 4. Website design, content, and experience

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### **The design and user experience for the CFPB’s in-language webpages can be improved to better cater to the content and language preferences of LEP users.**

The vast majority of visitors to the CFPB website are using a mobile device. Many LEP users are multilingual and prefer to cross-reference information across languages as assurance that important information is not lost in translation.

Consumers noted that they would respond more favorably to the website if it included more culturally relevant images and LEP consumer testimonies.

*“If you have videos, people will be very happy to see it. They will know that if it’s a real story from a real person.”* (Consumer, Vietnamese segment)

*“We really try to make sure that whatever we share with them, one, is digestible and it’s in two languages and we go to the source.”* (Practitioner)

*“You see the American flag and it’s in Korean, but...image representation that doesn’t have any Asians. Maybe you could feature an Asian [person]... I think that way you relate to it, and you would feel like, ‘Oh, maybe I can get their services or help.’”* (Consumer, Korean segment)

# Potential Opportunities

# 1. Website Development

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Continue efforts to build a best-in-class, culturally and linguistically accessible website that can serve as a one-stop resource for LEP consumers as well as the practitioners and intermediaries that support them.

- Scale the availability of in-language content, focusing especially on **Vietnamese, Chinese, and Korean** language content in the short-term. Utilize machine translation where needed to support content production in other languages. Leverage website and publications analytics to identify the **most relevant topics** that should be made available to all languages.
- Review in-language content for **grammar, cultural relevance, and literacy levels**. Utilize plain-language with less complex technical vocabulary and incorporate English language terms where relevant to support comprehension.
- Develop more specific, culturally-relevant messaging that will resonate with the priority language groups. Use videos **featuring LEP consumers** and/or written copy to clearly convey the CFPB's purpose and address **frequently asked questions**.

## 2. Marketing and outreach

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- Conduct an education and outreach campaign to raise awareness and build understanding of the CFPB as a resource for LEP consumers.
- Utilize a “surround sound” approach to ensure diverse cultural contexts, language needs, technology preferences, and trusted messengers are covered.



# Current progress

# Steps taken

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Launched newly redesigned language landing pages that include:

- Similar layouts across all eight languages (Arabic, Chinese, Haitian Creole, Korean, Russian, Tagalog, and Vietnamese) for easier comparison
- Added images and iconography to better reflect the communities we're reaching
- More "bite-sized" content in simpler language to aid comprehension
- Glossaries of commonly-used financial terms and acronyms
- A more detailed explanation of the consumer complaints process

# Old website

2/14/23, 11:30 AM

Introduction to the CFPB in Chinese | Consumer Financial Protection Bureau

## 中文 (Chinese)

消費者金融保護局 (Consumer Financial Protection Bureau, 簡稱CFPB) 是一個新成立的聯邦政府機構, 旨在使金融產品及服務為每一個人服務 - 不論是買房子、選擇信用卡、向國外的家人寄錢、或是以其他各種方式使用消費者金融產品。

我們監管銀行、信用合作社和其他金融公司, 並且強制執行金融法律, 使您免受不公正、欺騙性、濫用的行為所害。

## 新冠病毒 (Coronavirus)

在目前快速變化的形勢下, 消費者金融保護局 (CFPB) 正在努力不斷地向消費者提供最新資訊。資訊應視為在部落格發佈之日準確無誤。在新冠病毒疫情全國緊急情況期間向房主和租戶提供的幫助 ([cfpb.gov/language/zh/coronavirus-traditional/mortgage-and-housing-assistance/](https://www.consumerfinance.gov/language/zh/coronavirus-traditional/mortgage-and-housing-assistance/))。

繁體中文

简体中文

English

如何使用您的經濟衝擊因金預付借記卡且無須支付手續費 ([cfpb.gov/about-us/blog/economic-impact-payment-prepaid-card-zh-traditional/](https://www.consumerfinance.gov/about-us/blog/economic-impact-payment-prepaid-card-zh-traditional/))

如何免費使用您的經濟影響援助金預付借記卡 ([cfpb.gov/about-us/blog/economic-impact-payment-prepaid-card-zh-simplified/](https://www.consumerfinance.gov/about-us/blog/economic-impact-payment-prepaid-card-zh-simplified/))

How to use your Economic Impact Payment prepaid debit card without paying a fee

正在考慮提前領取退休金? CARES 法案規定須知 ([cfpb.gov/about-us/blog/cares-act-early-retirement-withdrawal-zh-traditional/](https://www.consumerfinance.gov/about-us/blog/cares-act-early-retirement-withdrawal-zh-traditional/))

正在考慮提前領取退休金? CARES 法案規定須知 ([cfpb.gov/about-us/blog/cares-act-early-retirement-withdrawal-zh-simplified/](https://www.consumerfinance.gov/about-us/blog/cares-act-early-retirement-withdrawal-zh-simplified/))

Considering an early retirement withdrawal? CARES Act rules and what you should know.

<https://www.consumerfinance.gov/language/zh/>

3/8

# New website

CHINESE

## 與您一起面對一生中的金融事務

[English](#) | [中文](#) | [Tiếng Việt](#) | [한국어](#) | [Tagalog](#) | [Pycckий](#) | [العربية](#) | [Kreyòl Ayisyen](#)

我們是消費者金融保護局, 一間致力於確保您受到銀行、貸款機構和其他金融機構公平對待的美國政府機構。



### 本頁內容

- [資金主題和關鍵術語](#)
- [提交涉及產品或服務的投訴](#)

不久將會提供更多中文資料。

### 資金主題和關鍵術語

按資金主題浏览, 查找常見財務問題的答案, 學習基礎知識, 瞭解關鍵術語, 並查找在遇到問題時採取行動的方式。

- 汽車貸款 [顯示](#)
- 銀行帳戶 [顯示](#)
- 惡性債務管理 [顯示](#)
- 信用卡 [顯示](#)
- 信用報告和評分 [顯示](#)
- 債權追收 [顯示](#)
- 欺詐和騙局 [顯示](#)
- 資金管理 [顯示](#)

### 詳情請參閱最新資訊

登記註冊以獲取幫助多語言社區的資訊

電子郵件地址

[登記註冊](#) 請參見 [隱私法](#) 聲明

### 訂購和下載出版物

您可以訂購和下載涉及一系列主題和提供各種語言版本的免費出版物。

[獨家出版物](#)

### 幫助多語言社區和新聞

在美國, 金融產品和服務通常以英文提供。對於那些主要講另一種語言的人們來說, 理解和使用這些產品和服務更具挑戰性。

[請參閱幫助多語言社區和新聞的資源](#)

### 語言訪問計畫

[消費者金融保護局 \(CFPB\) 語言訪問計畫](#)

### 法律免費聲明

本頁的內容提供一般消費資訊。這並非是法律建議或監管指導。CFPB 會定期更新這些資訊。這些資訊可能包括第三方資源或內容的連結或參考資料。我們不為第三方進行負責, 也不保證該第三方提供的資訊的準確性。其他資源也可能滿足您的需求。

# Submit a complaint



Q Search

Submit a Complaint



## Submit a complaint about a financial product or service

Each week we send more than 10,000 complaints about financial products and services to companies for response. If another agency would be better able to assist, we'll send it to them and let you know.



**Most companies respond within 15 days.**

### HAVE A QUESTION? ¿PREGUNTAS?

If you can't submit online (7-10 minutes), you can submit over the phone (25-30 minutes). More than 180 languages are available.

Call: [\(855\) 411-2372](tel:8554112372)

TTY/TDD: [\(855\) 729-2372](tel:8557292372)

8 a.m. to 8 p.m. ET, Monday through Friday  
([except federal holidays](#)). [↗](#)



# Libraries Helping Refugees and New Immigrants Learn the U.S. Financial System

**RISE** | Refugee & Immigrant  
Services & Empowerment  

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KANSAS CITY PUBLIC LIBRARY

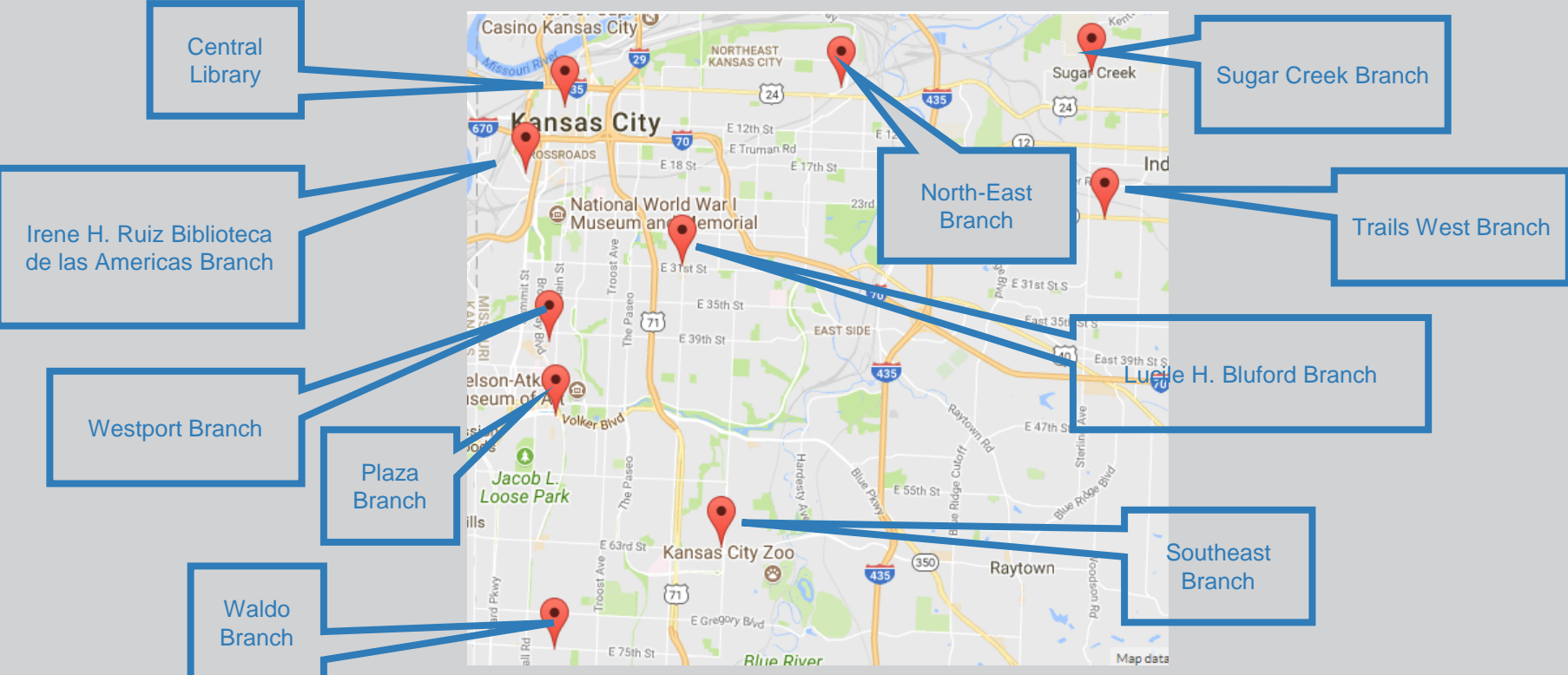
Julie A Robinson  
RISE Outreach Manager

# Refugee & Immigrant Services & Empowerment

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RISE connects immigrant populations with services, resources, and lifelong learning opportunities through outreach, education, and advocacy by building a community of neighbors that work together to make Kansas City a place where everyone thrives.

# Kansas City Refugees and Immigrants



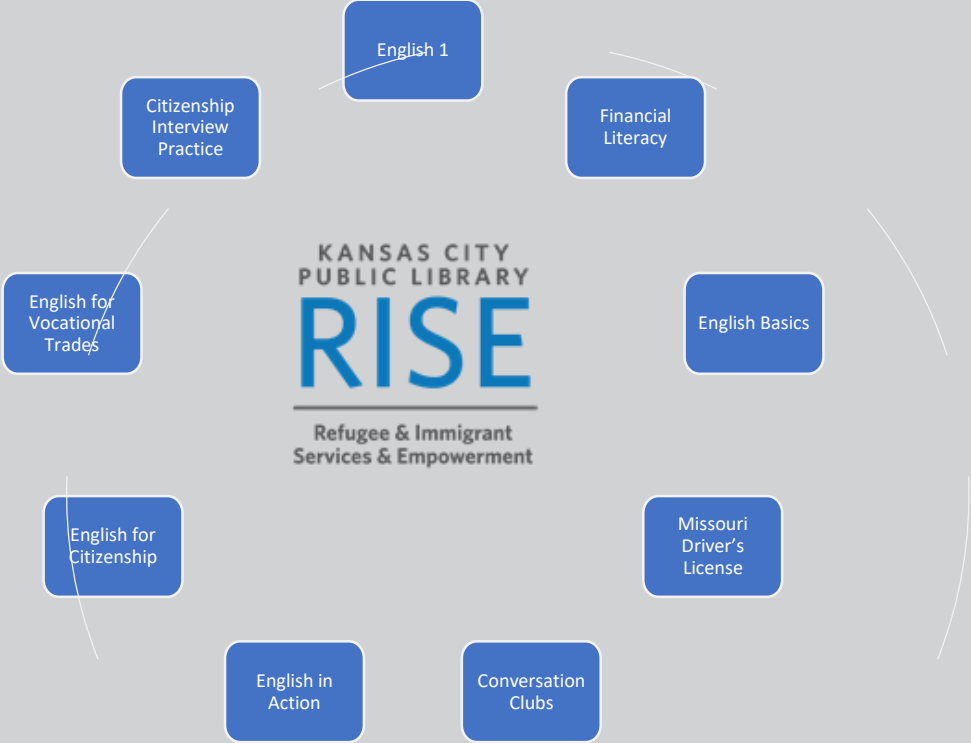
Based on 2010 Census data



Renovated North-East Branch building



# English Language Acquisition



# Financial Literacy Outline



## Earning Money

Employment - (pay stubs and what is on them)

Taxes - (income taxes, government taxes, sales tax)

## Keeping your Money Safe

Consumer - (budgeting, using coupons, reading sales signs)

Banking - (checking versus savings/ banks versus credit unions)

Credit and Credit cards

Using technology with money (Cash app, Venmo, online banking)

## Investing

Investing in yourself – planning for the future



# Multiple Choice “Pre-Test”

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## Income

- a. the money you spend each month
- b. all the money you earn each month
- c. money you borrow from the bank

## Debt

- a. money a bank lends you
- b. any money you owe banks, credit cards, people
- c. the money you make from you job each month

## Expenses

- a. the money you spend each month
- b. all the money you earn each month
- c. money you borrow from a bank

# Credit Vocabulary Match Game

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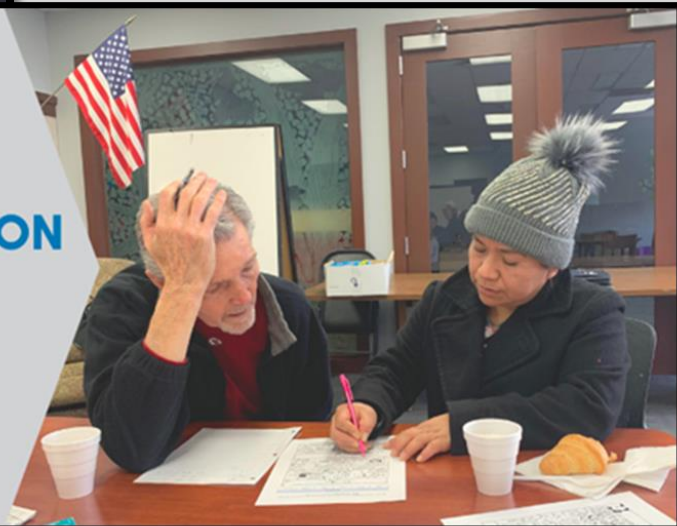


[https://quizlet.com/\\_6ezjya](https://quizlet.com/_6ezjya)

# ENGLISH FOR CITIZENSHIP



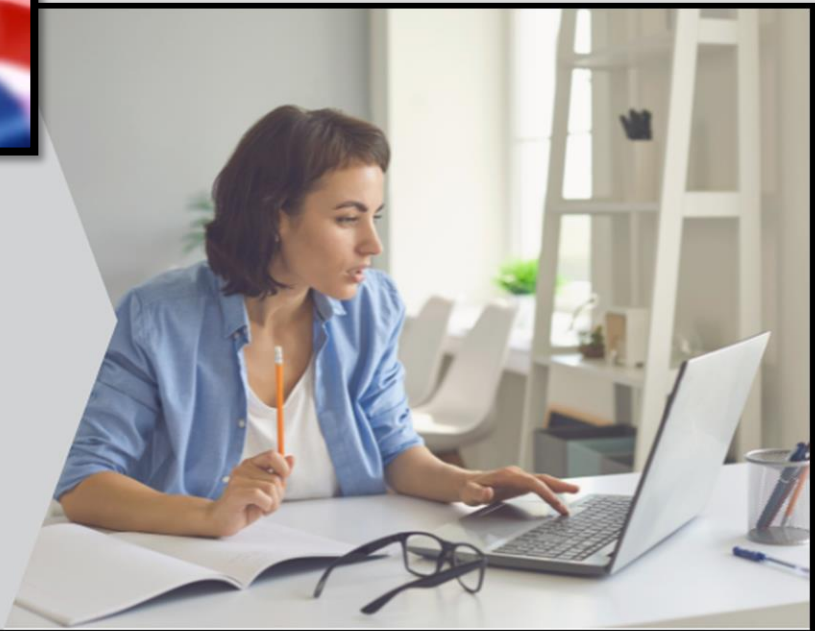
# CONVERSATION CLUB



# ENGLISH BASICS



# ENGLISH 1





**ENGLISH FOR  
VOCATIONAL  
TRADES -  
CARPENTRY**

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**ENGLISH FOR  
MISSOURI  
DRIVERS  
LICENSE TEST**

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**ENGLISH IN  
ACTION**

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**CITIZENSHIP  
INTERVIEW  
PRACTICE**

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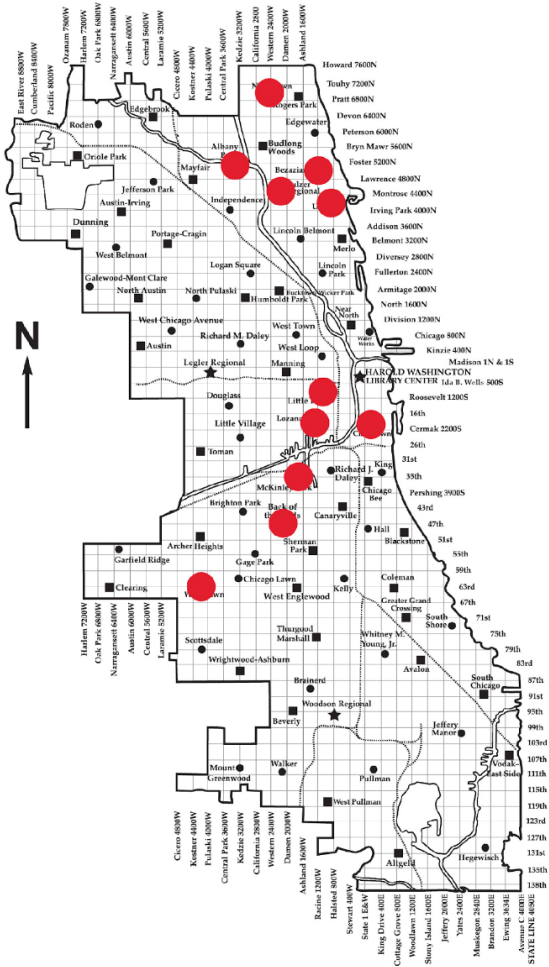


# Citizenship Corner



# Citizenship Corner Locate Branch

- Northtown
- Albany Park
- Bezazian
- Sulzer Regional Library
- Uptown
- Little Italy
- Lozano
- Chinatown
- McKinley Park
- Back of the Yards
- West Lawn



# INFRASTRUCTURE

## Hard Infra (Building/Facility)

- Citizenship Corner

## Soft Infra (Collection/Service)

- Second Language Collections

## Human Infra (Staff)

- Heritage Committee
- Language Bank

# PROGRAMS FOR NEW AMERICANS



ALBANY PARK BRANCH, CHICAGO PUBLIC LIBRARY 2011-2022

## ENGLISH

- Adult English Conversation Club
- ESL Book Club
- Cell-ED
- P2PU USA Learns



## FINANCE

- Public Charge Info Session
- Wills, Trusts, and Estate Planning Basics
- Power of Attorney Workshop
- Ladder Up Tax Services

## CIVIC

- Citizenship Seminar and Immigrant Resource Fair
- On the Table
- City Card Registration



# KEY STAKEHOLDERS



## AAPC

Education, Community  
Resources



## NRC

Economic Development,  
Education, Art & Culture



## HANA CENTER

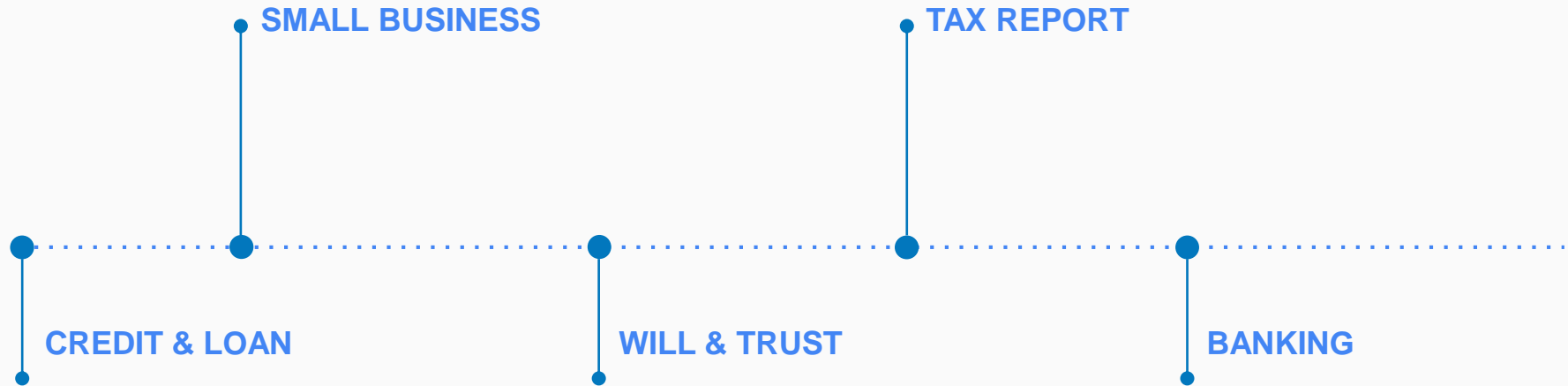
Immigration & Legal  
Services, Workforce  
Empowerment, Community  
Education, Community  
Organizing & Civic  
Engagement



## WORLD RELIEF CHICAGO

Immigration legal Services,  
Economic Empowerment,  
Refugee Settlement,  
Education

# MONEY SMART WEEK IN THE LIBRARY





# WHY DO REFUGEES AND NEW AMERICANS LEARN ABOUT THE U.S. FINANCE IN THE LIBRARY?



**SAFETY**

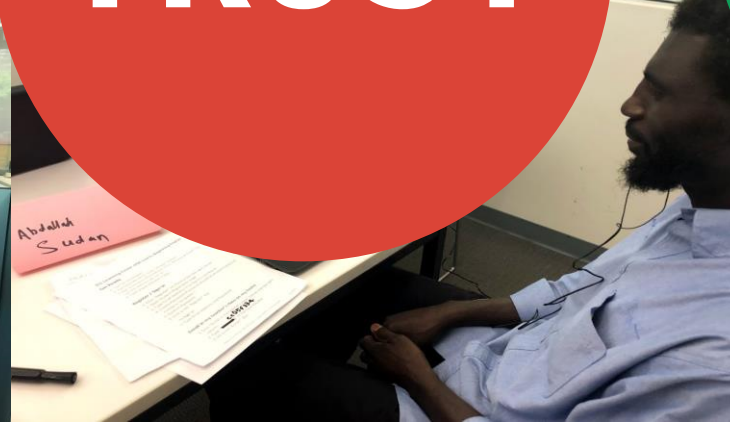


**TRUST**



**LANGUAGE**

**COMMUNITY**



Questions?

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