Welcome to the Webinar!

Money Smart Week
April 22-29, 2017

We’ll start the webinar in a few minutes and will be doing audio checks every few minutes.
Welcome to the Webinar!

Money Smart Week
April 22-29, 2017

A partnership between the Federal Reserve Bank of Chicago and the American Library Association (and libraries and others around the country)

Michael Dowling, Director, ALA Chapter Relations Office
Presenters

Shala Murray, Outreach Representative, Federal Reserve Bank of Chicago

Craig Davis, Director and Janette Kopacz, Librarian, Cultural and Civic Engagement Department, Chicago Public Library

Rachael Svoboda, Library 2 Business (L2B) Coordinator, Laramie County Library System, Cheyenne, Wyoming

Katie Emery, Business Librarian, Michigan State University
Why Libraries and Financial Education and Money Smart Week?

- Mission
- Part of the Solution
- Good Unbiased Trustworthy Partners
- Access and Visibility
- Ecosystem (state libraries, state and regional associations, regional systems, public libraries, school libraries, academic libraries, special libraries)

**STRICTLY NO SELLING** at any MSW event

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**Financial Capability in the United States 2016**

**THE FINANCIAL SITUATION OF AMERICANS HAS IMPROVED**

The National Financial Capability Study (NFCS) shows evidence that the financial circumstances of Americans have improved over the last several years. Americans are finding it easier to pay their expenses and save for a rainy day—and they are also more satisfied with their financial condition.

**OF THE MORE THAN 27,000 RESPONDENTS TO THE NFCS...**

18- to 34-year olds are more likely to be late with a mortgage payment
Hispanics/African-Americans are much more likely to use high-cost forms of borrowing like: pawn shop and payday loans
Respondents who could not come up with $2,000 in 30 days in an emergency

**HOWEVER, SOME GROUPS ARE STILL STRUGGLING**

Women are more likely than men to have difficulty with medical costs

**DEBT CONTINUES TO BE A PROBLEM FOR MANY AMERICANS**

One in five Americans have unpaid medical debt
Four in ten respondents feel they have too much debt

**FINANCIAL EDUCATION IS NOT WIDELY AVAILABLE**

Absolute levels of financial literacy are low and financial literacy is slightly down since 2009

**About the Report**

The National Financial Capability Study (NFCS) focuses on four key components of financial capability: Making Ends Meet, Planning Ahead, Managing Financial Products, and Financial Knowledge and Decision Making. Data for the NFCS were collected from June to October 2016 through a nationwide survey of 17,241 American adults, (roughly 500 per state, plus the District of Columbia). This report includes comparisons to prior waves of the NFCS conducted in 2002 and 2009. More information about the National Financial Capability Study, including the survey instrument and detailed methodological information, can be found at http://www.usfinancialcapability.org/
Money Smart Week, April 22-29, 2017

Shala Murray
Outreach Representative
Shala.murray@chi.frb.org
Phone: 312-322-5251
Overview

– 2016 Results
– Reports
– MSW Mission/Campaign Structure
– Re-Brand
– Website
– New Partner Orientation/Website Training
– Strategic Plan
– Staffing
2016 Campaign Snapshot

EVENTS: 5,400+
PARTNERS: 4,500+
PARTICIPANTS: 174,000+
STATES: 48
Reports

Annual Report
http://www.moneysmartweekpartners.org/reports

National Wrap Up Webinar
moneysmartweekpartners.org/instructional_videos
Money Smart Week Structure

Individual Partner

State Partner

Chicago Fed

Fed System

National Partner

Sister Campaigns
Logo Refresh
Get Smart About Your Money!

Search thousands of free money management classes & activities nationwide!

Created by the Federal Reserve Bank of Chicago, Money Smart Week brings together financial institutions, non-profits, libraries, universities and government agencies to offer thousands of free financial education classes across the country.

Classes cover topics ranging from budgeting to homebuying to estate planning and more!

MONEY SMART WEEK
APRIL 22-29, 2017

MONEYSMARTWEEK.ORG
Search thousands of classes and activities by zip code. Topics range from money skills for kids to wealth building tips for adults.

Visit MONEYSMARTWEEK.ORG all year round! Find online resources such as webinars, games, contests, educational videos and more!

Created by the Federal Reserve Bank of Chicago, Money Smart Week brings together financial institutions, non-profits, libraries, universities and government agencies to offer thousands of free financial education classes across the country.
Promo Items - Bookmark

MONEY SMART WEEK
APRIL 22-29, 2017
MONEYSMARTWEEK.ORG

As kids grow, they can build money habits that stick with them for life.

Find answers to your children's money questions at consumerfinance.gov/money-smart-week.
Promo Items - Inserts

GET SMART ABOUT YOUR MONEY!
CREATED BY THE FEDERAL RESERVE BANK OF CHICAGO, MONEY SMART WEEK BRINGS TOGETHER FINANCIAL INSTITUTIONS, NON-PROFIT, LIBRARIES, UNIVERSITIES & GOVERNMENT AGENCIES TO OFFER THOUSANDS OF FREE FINANCIAL EDUCATION CLASSES ACROSS THE COUNTRY.

Classes cover topics ranging from budgeting to homebuying to estate planning and more!

VISIT MONEYSMARTWEEK.ORG FOR MORE INFORMATION

Do you have money questions?
Thinking about buying a home or car?
Trying to find the right savings account?
Want to understand your credit score?

We have answers to your money questions at Ask CFPB.

Learn more at consumefinance.gov/money-smart-week.
## Free Publications for Libraries

Order free financial education materials you can share with patrons or use in your presentations.

All materials are free from the CFPB and other government agencies.

Order up to 1,000 free copies of each publication. If you need larger quantities, contact [acq@cfpb.gov](mailto:acq@cfpb.gov).

### Publications

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<th>English</th>
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<th>Spanish</th>
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<tr>
<td>Mutual Funds: Guide for Investors</td>
<td>Select</td>
<td>Fondos Mutuos: Manual para Inversionistas</td>
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<td>Focus on Finances: Preparing for Your Future</td>
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<td>Where Do I Start? How to Find and Work With a Financial Professional</td>
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<td>Cómo ahorrar inteligentemente para la universidad</td>
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<td>Thinking Money: The Psychology Behind Our Best and Worst Financial Decisions (1 hour DVD, Bilingual-English and Spanish)</td>
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<td>Smart Saving for College</td>
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### Shipping Information

Please allow 3-4 weeks for delivery.

**Required Information**

- **First Name:**
- **Last Name:**
- **Name of Library:**
- **Address 1:**
- **Address 2:**
- **City:**
- **State:**
- **ZIP Code:**
- **Email Address:**
- **Phone Number:**

[PLACE MY ORDER]
Website Nav

BECOME A PARTNER

Sign in below to access partner resources and content.

SIGN IN NOW

FIND AN EVENT NEAR YOU

Sign up to one of our free events and learn how to
Website Map

START AN EVENT

Sign up to one of our free events and learn how to better manage your finances.

START NOW

FIND AN EVENT NEAR YOU

Sign up to one of our free events and learn how to...
Website Nav

GET SMART ABOUT YOUR MONEY

Sign up to one of our free events and learn how to better manage your finances!

FIND AN EVENT NEAR YOU

Sign up to one of our free events and learn how to
A Money Smart partner is an individual or organization that actively participates during Money Smart Week with the approval of the Federal Reserve Bank.
PLANNING MATERIALS

PARTNER KIT
This kit provides a comprehensive overview as well as tactical planning documents to guide partners throughout the planning process. From history and talking points; to recommended planning timelines; to surveys and measurement this materials, this document provides partners with everything they need to successfully participate in Money Smart Week. Get the kit »

BEST PRACTICES BLOG
View a comprehensive list of best practices in programming as well as promotion from around the country. Have something to share? Please add your successes to the conversation! Go to blog »

FIND A PLANNING TEAM
There are more than 100 planning teams around the country that plan local Money Smart Week events and promotion. These groups of partners share ideas and resources to strengthen the campaign in their communities. Find out if there is a planning team near you with this list of contact information for volunteer planning team chairs. Find a team »

LEADCON
Every other year, the Money Smart team hosts the Money Smart Week Leadership Conference (LeadCon). Planning team chairs, industry experts and other major contributing partners are invited to share best practices as well as innovations in financial education. View recordings of the sessions as well as download the session materials. Go to page »

INSTRUCTIONAL VIDEOS
From new partner orientation to best practices, these videos and recorded webinars will help partners in their planning efforts as well as provide simple step-by-step instructions on how to use this website.

WATCH VIDEOS »
TURNKEY PROGRAMS

Turnkey Programs are efforts that individual partners and/or planning teams can borrow and implement locally. Packages for partners will include a general description, implementation guides, video, sponsorship information (if applicable), promotional messaging and more.

MYRA (MY RETIREMENT ACCOUNT)

myRA is a type of Roth IRA account sponsored by the United States Treasury and administered by Comerica Bank. myRA is a component of the U.S. government’s ‘Opportunity for All’ plan, which has a goal of ensuring middle class Americans feel secure in their jobs, homes and budgets. Go to page »

FINANCIAL LITERACY GAMES

MoneySmartWeek.org now has online games designed to build financial literacy in children and teens. For a complete listing of available games, please visit the MSW Games page. Go to page »

MONEY SMART KID COMPETITIONS

2017 Money Smart Kid Competitions open early in the calendar year. Follow us on Facebook or Twitter (#MSKid) for the latest news. Planning teams and communities that wish to hold a Money Smart Kid Competition can visit the MS Kid Contest Page for more details. Go to page »

LOGOS AND PROMO ITEMS

Free Money Smart Week promotional materials can now be ordered online! The CFPB has partnered with Money Smart Week and is providing free promotional materials to all interested partners around the country. Go to page »
MEDIA MATERIALS

In the months leading up to Money Smart Week various talking points, statistics and press guidelines as well as other promotional materials are made available for partners to use with their media outreach.

MEDIA KIT

This kit includes history and talking points, sample press releases, web content and more. Documents and information can be easily added to any organizations own media messages regarding Money Smart Week. A new kit is refreshed and made available early in the calendar year.

Get the kit »

SOCIAL MEDIA

In addition to the Media Kit, the Social Media packet is updated closer to the campaign to facilitate partner promotion via social media including hashtags, sample tweets/posts, images and graphics, etc.

Get packet »

PSA’S

The Money Smart Week team at the Chicago Fed will occasionally produce Public Service Announcements to be used in traditional media outreach as well as online and social media.

Go to page »
Strategic Plan

• Three - Four year Roll Out
• **Goal:** Sustain MSW as it grows beyond current resources
• Highlights Include:
  - Two-Tiered Structure with *National Champions*
  - Re-allocation of resources – away from print
  - **Enhance Online Experience** for Consumers/Partners
  - Better Leverage **Technology for Programming**
  - Better Leverage **Social Media for Promotion**
  - **Planning Team** Incubator Program
  - Develop Plan for **National Sponsors**
  - Determine Role as **Content Provider**
Staffing

• New Hires
  – Tyler Deaver – Chicago Semester Intern
    • Marketing Major at Dordt College – Iowa
    • Tyler.Deaver@chi.frb.org; 312-322-6072

• Continuing Staff
  – Shala Murray – Outreach Representative
    • Shala.Murray@chi.frb.org; 312-322-5251
Chicago:
**Population:** 2,720,546 (2015 est. US Census Bureau)
**Adult Population:** 18 years + 2,136,176

Chicago is home to:
• 227 square miles in area, 26 miles of lakefront.
• 77 ethnically and culturally diverse communities in over 100 neighborhoods.
• The future site of the Barack Obama Presidential Library and Museum.

(Source: [https://www.cityofchicago.org/city/en/about/facts.html](https://www.cityofchicago.org/city/en/about/facts.html))
Chicago Public Library
www.chipublib.org/

**80 locations** including 77 neighborhood branches, two regional libraries and its central location, Harold Washington Library Center.

All locations provide free access to a rich collection of books, DVDs, audio books and music; the Internet and Wi-Fi; sophisticated research databases (many of which can be accessed from home).

**Library locations** serve as cultural centers, presenting the highest quality...
**Adult Money Smart Programming at the Chicago Public Library**

Since the first Money Smart Week in 2002, Chicago Public Library has been an active partner in this initiative.

Money Smart Week has grown from a dozen programs in its formative years to averaging 75 + Adult programs annually - just during Money Smart Week. (MSW total average attendance is 1100 to 1400.)

Money Smart Week has proven so popular with our patrons that CPL has extended its programming and workshops throughout the year. The Library averages 120 + Adult programs throughout many of its locations.
According to a recent poll conducted by The Associated Press-NORC (National Opinion Research Center) for Public Affairs Research, two-thirds of the US would struggle to cover a $1,000 crisis (May 19, 2016).

Most Americans can manage daily living expenses, but it’s the unexpected bills which may cause immediate financial hardship.

People who learn about being Money Smart in good times will have the financial wherewithal to survive bad times.

Therefore the mission of the Chicago Public Library’s Money Smart initiative is to provide financial literacy programming at all economic levels to the Chicago community.
Money Smart Partners

Who are our Money Smart Partners?

From the individual entrepreneurs and small businesses to major corporations, nonprofits and government agencies, our stellar presenters offer an amazing variety of financial topics, providing quality financial literacy programming to our patrons.

From CPL locations to Money Smart Partners to our diverse, and engaged communities, ongoing networking and communication has created the successful implementation of Money Smart.

Anyone who is interested in presenting a financial literacy program at a Chicago Public Library location needs to apply to become a Money Smart Partner with the Federal Reserve.
Money Smart: Adult Programming

The challenge is to provide quality financial literacy programming for Adults of all ages, covering topics reflecting current economic trends and consumer interest.

We look to our patrons and staff for ideas and requests on topic preferences and also research consumer issues featured both in print and online media.

Money Smart Week® programs are free and open to the public. The Chicago Public Library does not endorse, promote or guarantee the products and/or services of presenters. Products and/or services are not offered or sold at these presentations.
Harold Washington Library Center Programming

At its central location, the Harold Washington Library Center, the Library offers several ongoing Money Smart series:

During Money Smart Week, a series of noontime programs are offered, including the Library’s keynote Money Smart Week program, sponsored by the Financial Planning Association of Illinois, featuring popular author and award-winning journalist, Terry Savage. (FPA Planners are also available to meet with attendees for one-on-one financial planning sessions at this event.)
Since 2010, Financial Planning Day, hosted by the Financial Planning Association, presents the annual event during October. Held on October 8 this year, workshops covered a variety of topics, presented by financial planners, and included one-on-one planning sessions. Featured keynote speaker this year was Christine Benz, Morningstar, Inc.

A fall and a winter series of “Lunch Money” programs are presented by Money Smart Partners. These noontime events offer a variety of topics such as investing, long term care insurance, personal income taxes and retirement planning.
2016 Money Smart Week:

"It's far better to buy a wonderful company at a fair price than a fair company at a wonderful price." — The Wisdom of Warren Buffett

Homebuyers and Taxes: What you need to know. Presented by the Cook County Assessor's Office and the IRS Learn about property tax exemptions and Federal income tax deductions for homeowners. Wednesday, April 27 at 6:30 p.m. Rogers Park Branch

Retirement Has Changed: What's Your Next Move? Presented by Edward Jones Learn how to set realistic goals for retirement spending, take inventory of current assets and determine if you are on track financially to reach your goals. Wednesday, April 27 at 2 p.m. Stone Park Regional Library

Thursday April 28 at 6:30 p.m. Lincoln Park Branch

Tax Problems and Where to Turn? Taxpayer Advocate Service is here to help! Presented by the IRS Taxpayer Advocate Service Share your program analysis, Laurie Macdon, presents information on tax issues, filing and audits about personal income tax. Learn how to prevent identity theft when filing your return. Thursday, April 28 at noon Harold Washington Library Center Video Theater

Preparing for the Unexpected — 10 Key Planning Documents Presented by Preferred Planning Concepts, LLC Discover the 10 key documents that can ensure your loved ones have the information they need to move emotionally and financially when the unexpected happens. Thursday April 28 at 4 p.m. Edgewater Branch

Smart Tips for Saving and Managing Risk Presented by UIUC Center for Economic Education Learn tips for saving and how to reduce the risk of losing your savings. Participate in fun games about risk and return. Learn how mutual funds work. Thursday April 28 at 4 p.m. Chicago Boe Branch

A Late Start Guide to Retirement Investing Presented by Morningstar Inc. Morningstar's Director of Personal Finance Christine Borz will discuss the key steps for retirement earners to improve the viability of their plans if they're playing catch-up. She'll discuss the pros and cons of working longer, delaying Social Security and adjusting a portfolio's asset allocation mix, among other topics. Thursday April 28 at 6 p.m. Harold Washington Library Center Cindy Pizarro Auditorium

Savvy Social Security Planning: What Boomers Should Know Presented by the Social Security Administration Learn who is eligible for Retirement and Survivor benefits along with entitlements for the elderly Social Security programs. Saturday, April 30 at 11 a.m. Budlong Woods Branch

Owning a Condo, Townhome or Duplex 101 Presented by Coldwell Banker Residential Mortgage Learn the top 10 things to know when considering, purchasing and owning a condo, from selecting the right agent to financing, to the condo bylaws and more. Saturday, April 30 at 11 a.m. Roosevelt Branch

Safeguarding Your Permanent Life Insurance Presented by The Best of Both, Inc. Learn about the benefits of permanent life insurance and the role it can play in your overall financial plan. Saturday, April 30 at 12:30 p.m. Sierra Branch

Planning and Saving for College Presented by Edward Jones. Get answers to questions you may have as you establish a college savings goals and savings strategies to help you reach your goals and benefit of various education plans. Friday, April 29 at 11:30 a.m. Edgebrook Branch

Women and Money: Twelve Months to Take Charge of Your Finances Presented by Karen Chen Financial Education & Consulting LLC Get your financial house in order by focusing on one part of your financial life each month. Personal finance educator Karen Chen will introduce you to her Money Calendar. Learn where your money goes, evaluate your debt, estimate your income in retirement, know where to get help when you need it, and more! Friday, April 29 at noon Harold Washington Library Center Video Theater

Takings the Mystery out of Retirement Planning Presented by UIUC Dept. of Labor, Employee Benefits Security Administration Whether you've just retired or have a few years time frame, learn about finances after you stop working and discover changes you can make for a financially secure future. Friday, April 29 at 1 p.m. Blackhawk Branch

Mandando Sus Hijos a la Universidad / Sending Your Kids to College Presented by Hiresma Financial Services No es necesario ser rico para pagar a la universidad. Venga y consiga estrategias para ahorrar para el futuro y está santificado de los tipos. Si no te tienes que hacer para pagar a la universidad. Come learning strategies for your children's college education Saturdays, April 29 at 10:30 a.m. Lano Brough

"Price is what you pay. Value is what you get." — The Wisdom of Warren Buffett
2016 Money Smart Week:

Home Renovation Loans 101
Presented by Terry Savage, Senior Mortgage Consultant, Chicago Federal Credit Union.
Learn about the process of obtaining a loan to renovate your home.
Saturday, April 30 at 9 a.m.
Lincoln Park Branch

Identity Theft 101
Presented by Lea Bishop
Vivanta Young presents a one-hour workshop reviewing the six types of Identity Theft. Find out what to do if you become a victim.
Saturday, April 30 at 11 a.m.
Woodstock Regional Library

Enjoying Today, Planning For Tomorrow
Presented by Beverly & Associates
Marina Beley, business advisor and financial consultant with Beverly & Associates, teaches you how to get serious about saving and how to evaluate various retirement and savings plans.
Saturday, April 30 at 11 a.m.
Chi-town Branch

Will & Trusts
Presented by The Law Offices of Jacob L. Ehrman, LLC
Learn about wills, trusts, powers of attorney, probate, and how to choose a guardian who makes critical decisions in the best interest of your children and assets.
Saturday, April 30 at 11 a.m.
Edgewater Branch

Enjoying Today, Planning For Tomorrow
Presented by Beverly & Associates
Marina Beley, business advisor and financial consultant with Beverly & Associates, teaches you how to get serious about saving and how to evaluate various retirement and savings plans.
Saturday, April 30 at 11 a.m.
Chi-town Branch

How to Make Money: Owning Rental Properties
Presented by Virtual Equity
Learn about foreclosures, short sales, auctions and what financial opportunities are available for real estate investors. Learn how to separate the owners from the buyers.
Saturday, April 30 at 11 a.m.
Lakeview Branch

First Time Homebuyer
Presented by Prudential Global Bank
To help you thoroughly understand the process and get the most out of the purchase, we'll explain what you'll need to consider before you buy, what you can expect from the buying process itself, and some hard-won tips to make it easier after you purchase your first house.
Monday, May 1 at noon
Chicago Branch

Terry Savage:
Presented by the Financial Planning Association of Illinois
Terry Savage, popular author and award-winning financial journalist, speaks on what everyone should know about financial planning. Please note from the FPA of Illinois provide one-on-one planning sessions immediately following Ms. Savage's presentation:
Saturday, April 30 at 1:30 p.m.
Harold Washington Library Center

How Money Works
Presented by John Wheadon
Ross Lebisky discusses how money really works in the world: how to earn it, how to manage it and how to track and watch it grow.
Monday, April 30 at 9 a.m.
Woodstock Regional Library

College Planning Class: How to Choose the Best College for Your Student and Pocketbook
Presented by Lighthouse College Planning
Learn about the college application process when it comes to financial aid and scholarships. How recent changes affect you and your family.
Monday, April 30 at 9 a.m.
Tucker Branch

 property Taxes Too High? It’s Never Too Late to Reduce Them!
Presented by Ryan & Associates, LLC
Learn how to lower property taxes, get tax exemptions, deductions and understand market values assessment notices, self-help tax breaks, tips and more. Bring your tax bill! Official tax appeal forms provided.
Monday, May 1 at 9 a.m.
Northtown Branch

Strong Women: Powerful Financial Strategies
Presented by Ameritas Financial Services Inc.
Gaila Ioannou, Certified Financial Planner, presents ways to take control of your finances to protect the people and possessions you love the most.
Monday, May 1 at 9 a.m.
Lebanon Branch

Agile in Aging:
Retirement Living Choices and Options
Presented by Dale Topyt, Licensed Real Estate Management Broker
Do you think downgrading or moving to senior housing is your only retirement option? Learn about Aging in Place from Dale Topyt, Licensed Real Estate Management Broker, Joyce Savick, RN of Baptist Christian Home Health Care and Rory Fierro, Senior Real Estate Specialist.
Tuesday, May 2 at 9 a.m.
Tucker Branch

Five Money Questions for Women
Presented by Edward Jones
Learn about the unique financial circumstances that women face and why a strong financial strategy is vital to their long-term needs.
Wednesday, May 3 at 9 a.m.
Edgewater Branch

“A public-opinion poll is no substitute for thought.”
— The Wisdom of Warren Buffett

Property Taxes Too High? It’s Never Too Late to Reduce Them!
Presented by Ryan & Associates, LLC
Learn how to lower property taxes, get tax exemptions, deductions and understand market values assessment notices, self-help tax breaks, tips and more. Bring your tax bill! Official tax appeal forms provided.
Monday, May 1 at 9 a.m.
Northtown Branch

Real Estate Investment Strategies
Presented by Ameritas Financial Services Inc.
Learn how to get started investing in real estate and real estate property.
Monday, May 1 at 9 a.m.
Lebanon Branch

Refinements By Design
Presented by Edward Jones
Learn investment strategies that will help you design the retirement you want. Refinements by Design is presented in association with T. Rowe Price.
Tuesday, May 2 at 9 a.m.
Arlington Branch

The Dreadful B & W: Budgeting 101
Presented by a staff of Horizon Federal Credit Union
Karen Franklin discusses what a budget is, what it does, and how to follow one.
Tuesday, May 2 at 9 a.m.
Woodstock Regional Library

“Never live under any circumstances.”
— The Wisdom of Warren Buffett

Credit: The Good, The Bad and the Ugly
Presented by Model & Reid, Inc.
Knowing your credit score and credit history is extremely important. Learn which factors impact your score and what steps you can take to improve it.
Wednesday, April 27 at 9:30 a.m.
Edgewater Branch

Reverse Mortgages: Helping Seniors Stay in Their Homes
Presented by Steadfast Bank
Whether you are the legal homeowner or the heir, Tori Brady, Reverse Mortgage Specialist, presents options to help you make an informed decision about a reverse mortgage.
Wednesday, April 27 at 9:30 a.m.
Mount Pleasant Branch

Socially Responsible Investing
Presented by the Financial Planning Association of Illinois
Sharon Egan, MBA, CFP®, presents ESG investing (Environment, Social, Governance) social awareness investing and how to match your beliefs to your investing in both financial and personal selections.
Wednesday, April 27 at 9:30 a.m.
Lincoln Park Branch

Broadening Your Knowledge of Investing
Presented by Edward Jones
Jason Clark discusses how creating an investment strategy as a process can help you form a secure financial picture.
Tuesday, April 26 at 9:30 a.m.
Northtown Branch

Get Out of Debt with a Plan and ONE Dollar
Presented by Money Sharp
How in the possible? Ed Sanchez will discuss how to pay off your mortgage, credit card, student loans, cars & medical bills. Loan, gimmicks, lasers, yoga, a plan and ONE dollar.
Wednesday, April 27 at noon
Harold Washington Library Center

Real Estate Investing, Renovation Loans: Purchasing Homes in Need of Repair
Presented by FHA Mortgage Services
Dennis O’Donoghue, Senior Loan Officer, discusses requirements for FHA/IOU loan and conventional loan programs known as “Rate Savers.”
Wednesday, April 27 at 6:30 p.m.
Arlington Branch

Thursday, April 28 at 6:30 p.m.

Smart Money Tips for condo and townhouse owners
Presented by Doreen Elgie
Learn why condo and townhouse owners come with hidden financial risks and how to protect yourself and ensure a good investment.
Wednesday, April 27 at 6:30 p.m.
Woodstock Regional Library

“If past history was all there was to the game, the richest people would be librarians.”
— The Wisdom of Warren Buffett
2016 Financial Planning Day

CHICAGO PUBLIC LIBRARY

CHICAGO FINANCIAL PLANNING DAY 2016
Saturday, October 8
9:45 a.m. – 2 p.m.
Harold Washington Library Center, 400 S. State St.

Chicago Financial Planning Day presents a variety of programs with a focus on personal finances during tough economic times. Certified Financial Planner professionals will be available for one-on-one 15 min. sessions, to offer advice on personal finances. Workshop programs will be offered throughout the day, addressing a variety of topics. Staff will be available to direct you.

SCHEDULE OF EVENTS
Registration is Required: Registration begins at 9:45 a.m. in the Grand Lobby, 1st Fl.
All participants must first register at this location.

10:10 a.m. - 10:50 a.m.
Christine Benz
Strategies for Financial Success at Every Stage of Life: Keynote Address
Cindy Pritzker Auditorium, Lower Level

Free Financial Consultations
11 a.m. - 2 p.m. - Multipurpose Room, Lower Level
Financial planners from the Financial Planning Association of Illinois will provide free, one-on-one, 15 minute sessions. Participants will be served in the order of their arrival.

Financial Planning Workshops
Workshops take place in the Lower Level and are available on a first come, first served basis.

11:00 a.m. - 11:50 a.m.
Investing Basics
Reception Hall

Debt Basics
Video Theater

12:00 - 12:50 p.m.
The Financial Planning Process
Reception Hall

Medicare Basics
Video Theater

1:00 - 1:50 p.m.
Budgeting Basics
Reception Hall

Retirement Basics
Video Theater


For more information and to register, visit FinancialPlanningDays.org/Chicago.
Online registration is requested but not required.
Registration is also available at the Library on Oct. 8.
2016 Fall Lunch Money

All Programs are presented at noon in the Video Theater, Lower Level.

What is Elder Law?
Wednesday, September 21
Presented by Margolis Weldon LLC
An elder law attorney can assist with many aspects of the aging process. Attorney Matthew Margolis discusses powers of attorney, wills, trusts and the importance of keeping these documents up to date.

Saving and Investing for College
Tuesday, September 27
Presented by Edward Jones
Join us for our college savings presentation as Jason Clarke, Financial Advisor, presents options for establishing a college savings goal, strategies to help you reach your goal, and features and benefits of various education savings plans.

Understanding Long Term Care Insurance
Wednesday, October 12
Presented by the Financial Planning Association of Illinois
Sharon Egan, MBA, CFP®, discusses policy options, types of care coverage, from nursing homes to assisted living (either in your own home or a facility), and the real costs involved in purchasing (or not) this type of insurance.

Real World Retirement Planning
Thursday, October 20
Presented by the Financial Planning Association of Illinois
Randy Bruns, CFP®, discusses the most important steps to secure a prosperous retirement, help you calculate your required nest egg, and ways to invest wisely for your age and risk tolerance.

8 Things You Never Knew about Social Security: A Retirement Planning Workshop
Thursday, October 27
Presented by the Financial Planning Association of Illinois
Tammy Wiener, CFP®, discusses ways to maximize benefits, and how successful retirement planning can supplement this income source to ensure a financially secure retirement.

10 Steps to a Smarter Tax Return
Wednesday, November 9
Presented by Karen Chan Financial Education & Consulting, LLC
Karen Chan, CFP (R), discusses ways to make smart choices about when and how you save, instead of just “doing” your taxes. Learn the steps to manage your tax bill now and in the future. (This workshop is part of the Smart Investing@your library, a partnership with FINRA Investor Education Association and the American Library Association.)

Prevention is the Best Medicine
Wednesday, November 16
Presented by Blue Cross, Blue Shield of Illinois
Jeanel Reyes-Cordero, Community Relations Specialist, presents the key advantages of preventive health services, the difference between preventive and diagnostic care, and the eligibility requirements for covered services.

The Less Stress Move: Taking the Mystery Out of Selling Your Home
Wednesday, November 30
Presented by Dale Tippett, Licensed Real Estate Managing Broker
Dale Tippett, Managing Broker and Senior Real Estate Specialist, will address what you and your go-to-people need to know especially long-time homeowners interested in selling their property, whether you are a Baby Boomer or assisting parents/relatives in this process.

Tax Problems and Nowhere to Turn? Taxpayer Advocate Service is here to help!
Monday, December 5
Presented by the IRS Taxpayers Advocate Service
Senior Program Analyst, Lorie McCain, presents information on tax issues, filings and audits about personal income tax. Learn how to prevent Identity Theft when filing your return.

Small Business Tax Workshop
Thursday, December 8
Presented by the Internal Revenue Service (IRS)
Sergio Guzman, IRS, S.P.E.C., presents the basics of business taxes, the different types of small business organizations, tax returns, record keeping and the latest tax updates.
CPL Branch Programming

Money Smart at the Chicago Public Library would not be the success it is without the ongoing support of our neighborhood locations which have fostered professional relationships with Money Smart Partners.

Our branches also host programs not only during Money Smart Week, but also continue this initiative throughout the year.

Both branch staff and presenters are encouraged to reach out to their respective communities and promote Money Smart as a financial educational seminar.
Engaging CPL Staff

Money Smart updates are presented at in service staff workshops including tips and activities. All staff are welcomed and encouraged to attend Money Smart programs.

Be Money Smart Quiz!

The Library’s internal monthly staff newsletter, *Checking In*, includes a Financial Literacy Tip. These tips provide online sources, articles and websites pertinent to the featured topic.

*Checking In*
Promoting Money Smart Week

- Distribution of Bookmarks, Posters and the Federal Reserve Calendar of Events to all 80 locations.
- Promotion and outreach to print, online and social media by our Marketing Department.
- Participating Organizations promote programming through their websites and social media.
- Library locations create fliers to promote their branch programs.
- A CPL Money Smart Week systemwide handout listing Adult programs presented throughout this week by our Graphics Dept.
- All MSW programs are listed on the Library’s Events Calendar.
- A **Recommended Reading** list is available online featuring CPL materials and online sources related
Popular Money Smart Topics

*For upcoming programs, search the CPL Events Calendar under Money Smart*

- Aging in Place: Your Retirement Living Choices and Options
- Budgeting for Emergencies and Retirement
- Elder Law: Legal Aspects of the Aging Process
- Estate Planning
- First time Homebuyers: Be Financially Prepared
- Foreclosure Prevention: How to Work with your Lender
- Get Out of Debt with a Plan and $1.00
- Health Insurance Boot Camp: Get Prepared for Medicare
- Home Ownership: Pros and Cons of Owning a Condo
• The Less Stress Move: Taking in Mystery out of Selling Your House
• Property Taxes Too High? It’s Never Too Late to Reduce Them!
• *The Savage Truth on Money: What Everyone Should Know About Financial Planning*
• Small Business Tax Workshop
• Social Security Planning
• Tax Problems and Nowhere to Turn? The Taxpayer Advocate Service is here to help.
• Wills & Trusts
• Women and Money: Twelve Months to Take Charge of Your Finances
This fall CPL is continuing its series of financial literacy workshops under the auspices of the Smart investing@your library® program, made possible by a grant from the FINRA Investor Education Foundation (in partnership with the American Library Association). Smart investing@yourlibrary® workshops provide information on topics for anyone interested in becoming an educated consumer when it comes to saving and spending money wisely. Through this series, attendees learn how to make smart financial decisions for both current and long-term money matters related to their financial well-being. These events are listed on the Library’s Events Calendar under Smart investing@your library®. Fall’s topics include Finding the Financial Advice That’s Right for You, Is It the Right Time to Retire?, and Women and Money (not for women only).
The Chicago Public Library will continue its commitment to host Money Smart Week and Money Smart programming for the foreseeable future. We welcome any suggestions and look forward to future collaborations with our Partners and Communities. Thank you!

Chicago Public Library, Cultural and Civic Engagement

Craig Davis, Director
cdavis@chipublib.org

Janette Kopacz, Librarian
jkopacz@chipublib.org
Rachael Svoboda

Library 2 Business (L2B)
Coordinator
Laramie County Library System Cheyenne, Wyoming

307.773.7200
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LCLSonline.org/services/l2b
Thinking Money Exhibition

Money management is a lifetime voyage.

- Find selected libraries at: apply.ala.org/thinkingmoney
Don’t Reinvent the Wheel

Take advantage of ready-made programming

• Consumer Financial Protection Bureau (CFPB)
• Federal Reserve Banks Economic Education
• FINRA Foundation
• Jump$ tart Coalition
• Smart investing@your library
Partnerships

Always start with a Memorandum Of Understanding (MOU)

- Federal Bureau of Investigation - Protecting Your Identity (Seniors)
- Western Vista Credit Union – Budgeting on a Single Income (Adults)
- First Education Federal Credit Union – Financial Tech (Adults & Teens)
- Federal Reserve Bank of Kansas City – Money Art (Tweens)
- Thrivent Financial – Money Smart Fair (Children & Families)
Don’t Break the Bank!

- Maximize Partnerships
- Federal Reserve Traveling Trunks
- CFPB – free literature and bookmarks
- FINRA Foundation – grants available
Programming Examples

• Passive – book displays, scavenger hunts, readers’ advisory, educational packets
  • Beefing up Your Herd Profits (U. of Wyoming Cooperative Extension)
  • Money Matters (Thrivent Financial)
• Classes – Protecting Yourself Online (AARP)
• Activities – Federal Reserve Bank’s "Bankers in the Classroom" K-12 material (any bank or credit union)
Financial Literacy MOVEMENT

• Start with Money Smart Week
• Commit to financial literacy programming throughout the year
• Continue to evaluate your audience
• Apply for ALA or FINRA exhibits/grants to raise awareness
Michigan State University
Money Smart Week 2016

Katie Emery
Business Librarian
Michigan State University

- Located in East Lansing
- Pioneer land grant institution
- 39,143 undergraduate, 11,400 graduate and professional students
- MSU Libraries & William C. Gast Business Library Branch
Why we got involved

- Four years ago MSU brought in by community partners
- MSU Libraries sought involvement
- Opportunity to build financial literacy collection
- New Business Librarian!
Planning

- Team:
  - Human Development and Family Services Faculty
  - Business Librarians
  - MSU Federal Credit Union
Planning

• Timeline
  • Fall 2015: reserve rooms, vendor save the dates in December
  • Jan: Get prizes, vendors
  • Feb: More vendor outreach, social media planning
  • March: Press release, social media, campus outreach
  • April: Food, prize logistics, class extra credit logistics

• Event: April 21\textsuperscript{st} 2016
  • 6-8pm
Sponsors

• MSU Dept of Human Development and Family Studies
• MSU Extension
• MSU Federal Credit Union
• MSU Libraries
• MSU Culinary Services
• City of Lansing Financial Empowerment Center
Advertising

• Press Release
  • Campus calendar, paper, Lansing/East Lansing community

• Social Media
  • Official twitter
  • Twitter coordination with sponsors

• Fliers in residence halls, departments

• Emails to faculty and departments (HDFS and Business)
Activities

• GeoCache for College Cash
  • 7 posters: loans, budgeting, credit scores, identity theft
  • Statewide prize by Ally Financial
  • QR codes

• Financial education fair
  • Vendor activities and displays
Vendors

- MSU Extension
- MSUFCU
- Dept of HDFS
- MSU Office of Financial Aid
- MSU Office of Study Abroad
- MSU Libraries
- MSU Undergraduate Entrepreneurship

- MSU Design for America
- Michigan Veterans Initiative
- Michigan Department of Insurance and Financial Services
- Student Honors Project Groups & Posters
Results

• 343 students
• 3 scholarship winners ($1000 and two $500)
• Popular vendor activities
What worked

• Outreach early and often
  – https://twitter.com/MSUMoneySmart
  – Student run account
• Faculty partnerships
  – 8 classes offered extra credit!
• Credit Union partnership
• Coordination with state MSW
• Food and Prizes!!
  • Scholarships, Amazon Giftcards, Spartan Cash
• Library table
  • Plinko
  • iPad
Lessons Learned

• Space limitations
• Roving support for cell phones & QR codes
• Offer activity ideas to vendors
• Plan timing for giveaways
Future plans

- Larger Venue
- Geocache?
- More coordination with College of Business
- More Vendors
- Always more outreach
Questions?

Katie Emery
517-432-4182
emeryc@msu.edu
 Programs for Kids & Families

• Michigan and Wisconsin “Big Reads” for kids

• “Family Moolah Fun Day”
  • Treasure hunt, money bingo, wheel of trivia

• Penny the Pig
  • Piggy bank with four slots (spending, saving, investing & donating)

• Design your own dollar
Money Smart Week is April 23-30

Date:
Friday, April 22, 2016

A budgeting workshop for high schoolers in Trempealeau and a family movie night with financial literacy games at Horace Mann High School in Fond du Lac are among the activities planned for Money Smart Week in Wisconsin (April 23-30, 2016).
Students in Grades 1, 3, 5 and 6 will be learning how to be Money Savvy. They will learn about smart spending, saving for that special item, investing for college, a car, a house or retirement, and donating to those in need. The Money Savvy Program will be during Library beginning the week of April 20th and continue in Grades 1 & 3 for the next 5 weeks.

1st Graders will learn important money tips from the Money Savvy Pig Puppet, songs, videos and Student Workbook.

3rd Graders will learn through songs, videos, a Student Workbook and every 3rd grader will receive their very own Money Savvy Piggy Bank!

O.A. Thorpe Scholastic Academy, Chicago
Saturday, April 23, 2016
5K RUN/WALK 9:30am
Youth 100 yd Dash 9:00am

LOCATION
Bloomfield Hills High School
4200 Andover Road
Bloomfield Township, MI 48302

EVENT FEATURES
- Short sleeve tech shirt for all runners
- Pull tag timing with QR code for immediate results
- Post event food & drink
- This is a dog and stroller friendly event. (No charge for dogs or children in strollers)

AWARDS & RESULTS
- Sk age group awards for male & female
- 0-9, 10-13, 14-19, 20-29, 30-39, 40-49, 50-59, 60+

http://moneysmartweekrun.org/

Bloomfield Hill High, Michigan
Potential Partners

- Federal Government (FED, SEC, FDIC, Social Security Administration, SBA)
- State Government (Treasurer, Banking, Insurance, Employment)
- Associations (Business, CPA, Financial Services)
- Companies (Credit Unions, Banks)
- Media (Newspapers, Radio, Television)
- University (Student Services, Finance/Business Dept., Extensions)
- School (PTA, Junior Achievement)
State Associations and State Library Participation

Money Smart Week @ Your Library

Planning an effective Money Smart Week @ Your Library event is as easy as 1, 2, 3.

1. Check out the resources below and on the Money Smart @ Your Library website to decide on the audience and theme your event will address.
2. Register your event with ALA in order to receive updates and materials.
3. Register with ICEL in order to receive posters and bookmarks.

Resources

- ALA money list: All the details about planning events.
- Register for the Money Smart Making Kit: Step current with ideas and activities that the libraries.
- Idaho Department of Finance: List of state and federal resources supporting financial literacy.
- Idaho Financial Literacy Coalition: This statewide group focuses on financial literacy for Idaho citizens of all ages and backgrounds.

Financial Literacy Resources

Money Smart Week @ Your Library

Money Smart Week® is an initiative to promote personal financial literacy. The program was created by the Federal Reserve Bank in 2009. The American Library Association is partnering with the Federal Reserve Bank to work with libraries to promote this initiative.

Libraries can register at ALA’s Money Smart Week website to be included in the initiative for 2014. Promotional materials and resources are available from the ALA Money Smart site. Click here to link to a powerpoint presentation from ALA.

Resources for Money Smart Week programming

MoneySmartWeek@YourLibrary comprehensive list of resources and programming by category (i.e. Bank Banking, Credit & Debt Management, Estate Planning, Savings, Identity Theft, Investing, Jobs and Money, Retirement Planning, Taxes and Money, and Many Others).

Listing of organizations and resources compiled by Connecticut State Library staff.

For those interested in children’s programming, ALA’s Association for Library Services to Children (ALSC) is a supporter of the ‘Money as You Grow’ website which has age-appropriate financial lessons and activities for each age group.

Programming Ideas from Connecticut Libraries

Click here for financial programming ideas and to see what programs have been planned by Connecticut libraries for Money Smart Week.

Other Resources

ALSC has created a recommended list of books for libraries for the Money as You Grow program.

Using social media as part of Money Smart Week. This is an archive of a webinar conducted by the Chicago Federal Reserve.
Resources for MSW Programming

http://www.moneysmartweek.org/games
We want to make libraries the go-to source for financial education

The Consumer Financial Protection Bureau is working with libraries to provide websites, worksheets, guides and other information to help with a consumer’s money decisions.

Training webinars

Check out our financial education training series just for librarians. We explain the CFPB Libraries Initiative and cover basic financial education topics, with help from a special guest or two along the way.

Free publications for libraries

Order free government publications, worksheets, and brochures that you can distribute to patrons and use during your own financial education programs.

http://www.consumerfinance.gov/library-resources/
Free Publications for Libraries
Order free financial education materials you can share with patrons or use in your presentations.

All materials are free from the CFPB and other government agencies.
Order up to 1,000 free copies of each publication. If you need larger quantities, contact acroybal@gpo.gov.

Select quantities and complete order form below. See more of our financial education resources.

<table>
<thead>
<tr>
<th>Publication Title</th>
<th>Quantity</th>
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<tr>
<td>Parent Guide: A Bargain for Frances</td>
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<td>Parent Guide: A Chair for My Mother</td>
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<td>Parent Guide: Alexander, Who Used to Be Rich Last Sunday</td>
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<tr>
<td>Parent Guide: Just Shopping with Mom</td>
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<tr>
<td>Parent Guide: The Berenstain Bears &amp; Mama’s New Job</td>
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<td>Parent Guide: Sheep in a Shop</td>
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<td>Parent Guide: The Purse</td>
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<tr>
<td>Parent Guide: The Berenstain Bears’ Trouble with Money</td>
<td>Select</td>
</tr>
<tr>
<td>Money as You Grow Book Club: Program Facilitator’s Implementation Guide</td>
<td>Select</td>
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https://orders.gpo.gov/cfpblibraries.aspx
Model Programs

Check out the stories and lessons learned from these libraries that created successful financial education programs:

- Community Outreach
- Families with Young Children
- Gen X and Y
- Military Families and Veterans
- Multigenerational Mix
- Multilingual New Americans
- Rural and Small Town
- Summer Reading
- Teens
- Women

News: The San Diego Public Library is partnering with the Unified School District to create a multi-media learning environment. These four student-created YouTube videos point the way to developing money management skills: Identifying Your Goals; Setting Your Financial Goals; Starting an Emergency Fund; and Managing Debt.

http://smartinvesting.ala.org/
To Register as an MSW Partner (Before November)

http://www.moneysmartweek.org
Subscribe to Money Smart Week e-list

• ALA will automatically sign webinar registrant up after the webinar.

• Go to http://lists.ala.org/sympa/info/mswlibrary

• Choose “Subscribe” from the left-hand column and provide your e-mail address

• First-time subscribers will be required to provide a password
Join Money Smart Week Social Media

https://www.facebook.com/MoneySmartWeekNational

#MoneySmartWeek
Join the hundreds of libraries across the country in this national initiative to help your community to better manage their personal finances!

April 22-29, 2017