

community connect

fostering digital access

PRACTITIONER'S GUIDE

CONTENTS



INTRODUCTION 4

GETTING CONNECTED

Affordable Connectivity Program (ACP) and Other Resources

Glossary of Terms 6

Digital Divide By the Numbers 7

Consequences of the Digital Divide 8

Tips & Best Practices for Helping Patrons Get Connected 9

The Affordable Connectivity Program (ACP) and Other Programs that Support Broadband Access 10

Partners and Collaborators 15

Low-Lift and High-Lift Ideas for How Libraries Can Provide Information about the ACP and Help Patrons Get Connected 16

GOING ONLINE

Creating Digital Literacy

About Digital Literacy 17

Tips & Best Practices for Helping Patrons Build Digital Literacy 19

Digital Literacy Training Models 23

Modes of Learning 24

Digital Literacy on a Shoestring 25

STAYING CONNECTED

Building Financial Capability

What Is Financial Capability? 29

Tips for Creating a Library Financial Capability Program 30

Financial Capability Program Ideas 33

ACKNOWLEDGMENTS 35



INTRODUCTION

For many rural communities, the local library is a critical resource for digital access. In fact, it may be one of the few spaces, or the only space, within miles where someone can access the internet and use public computers. Data from the Federal Communications Commission reveals that 22% of Americans in rural areas and 28% of Americans living on tribal lands lack broadband coverage.

How can your library help patrons get—and stay—connected?

The American Library Association (ALA), working with talented thought leaders from the Public Library Association (PLA) and EveryoneOn, has created this guide to provide rural libraries with resources and information to help their patrons establish and sustain at-home internet access.

This guide has been created for grantees of the *Community Connect: Fostering Digital Access* project, a project of ALA's Public Programs Office, supported by Capital One, that provides rural public libraries with resources and support to assist patrons in establishing and sustaining affordable and high-speed home internet connections. In addition to this guide, the project provides 30 rural public libraries with Wi-Fi hotspots (including service contracts) and laptops for lending to patrons, a stipend to support grant programming, curated book lists, and more.

While the information in this guide is geared toward rural public libraries, the resources are equally appropriate for other library types in larger, more urbanized areas. The first section covers the Affordable Connectivity Program (ACP) and other opportunities that are available to help people establish at-home internet connections. The following two sections provide tips and program ideas for offering digital and financial literacy programs to help patrons sustain these connections. The final section provides additional recommended resources to help you dive further into this work.

We welcome your feedback and questions at publicprograms@ala.org.



GETTING CONNECTED

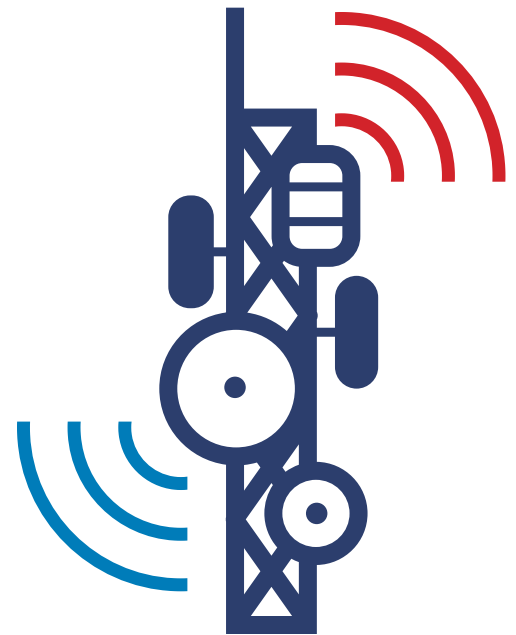
AFFORDABLE CONNECTIVITY PROGRAM (ACP) & OTHER RESOURCES

Broadband Access in the U.S.

Access to reliable internet service and a computing device is no longer a luxury but rather a lifeline and a means to compete and thrive in our society. Yet millions of Americans still lack access to information and communication technologies. The COVID-19 pandemic brought to light the consequences affecting unconnected and under-connected communities and, while great strides were made, the digital divide still appears to be growing, particularly within rural communities, under-resourced households, and among people of color and those with disabilities.

Libraries have long been strong advocates for digital equity and have worked hard to deliver innovative strategies to provide their communities with technology resources, but what more can be done?

Before diving into stats and solutions, it is important to understand the terminology that will be used throughout this guide. The following are a few [definitions](#) developed by the [National Digital Inclusion Alliance](#) together with their affiliate network, a group of over 1,200 digital inclusion practitioners and advocates across the United States.



Glossary of Terms

Digital Divide: The digital divide is the gap between those who have affordable access, skills and support to effectively engage online and those who do not. As technology evolves, the digital divide prevents equal participation and opportunity in all parts of life, disproportionately affecting people of color, Indigenous peoples, households with low incomes, people with disabilities, people in rural areas, and older adults.

Digital Inclusion: Digital inclusion refers to the activities necessary to ensure that all individuals and communities, including the most disadvantaged, have access to and use of Information and Communication Technologies (ICTs). Digital Inclusion includes five elements:

1. Affordable, robust broadband internet service;
2. Internet-enabled devices that meet the needs of the user;
3. Access to digital literacy training;
4. Quality technical support; and
5. Applications and online content designed to enable and encourage self-sufficiency, participation and collaboration.



Digital inclusion must evolve as technology advances. Digital inclusion requires intentional strategies and investments to reduce and eliminate historical, institutional and structural barriers to access and use technology.

Digital Equity: Digital equity is a condition in which all individuals and communities have the information technology capacity needed for full participation in our society, democracy and economy. Digital equity is necessary for civic and cultural participation, employment, lifelong learning and access to essential services.

Digital Literacy: Digital literacy¹ is the ability to use information and communication technologies to find, evaluate, create, and communicate information, requiring both cognitive and technical skills.

Broadband Adoption: Broadband adoption has traditionally been defined as residential subscribership to high-speed internet access. But for those in the field working to increase the digital capacity of communities, broadband adoption is daily access to the Internet:

- At speeds, quality and capacity necessary to accomplish common tasks;
- With the digital skills necessary to participate online; and
- On a personal device and secure, convenient network.

It is important to note here the use of “equity” vs. “equality.” When we use the word equity, we accurately acknowledge the systemic barriers that must be dismantled before achieving equality for all.²

Digital Divide By the Numbers

Now that we understand the terms, let's take a look at the digital divide by the numbers. According to the American Community Survey conducted by the U.S. Census Bureau (as of 2021):

Internet

7.4%

or 9,446,059 households in the United States have no internet access.

Source: data.census.gov/table?q=internet+subscription



Devices

4.9%

or 6,320,698 households in the United States have no computer.

9.1%

or 11,592,994 households in the United States have access to a smartphone with no other type of computing device in the home.

Source: data.census.gov/table?q=computer&tid=ACSDT1Y2021.B28001

Income Level

18.9%

or 8,772,746 households that earned \$49,999 or less have no Internet subscription.

4.4%

or 3,601,906 households that earned \$50,000 or more have no Internet subscription.

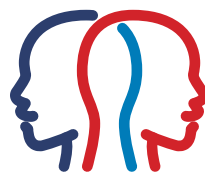
Source: data.census.gov/table?q=income+level+BY+PRESENCE+OF+A+COMPUTER&tid=ACSDT1Y2021.B28004

Race & Ethnicity

Latino & Hispanic

5.5%

or 3,353,772 households identifying as Hispanic or Latino have a computer but no internet subscription.



Black

6.3%

or 2,427,142 households identifying as Black or African American have a computer but no internet subscription.

White

4.0%

or 7,860,419 households identifying as white (not Hispanic or Latino) have a computer but no internet subscription.

American Indian & Alaska Native

8.3%

or 254,198 households identifying as American Indian or Alaska Native have a computer but no internet subscription.

Consequences of the Digital Divide

The digital divide has negative consequences in many aspects of day-to-day life. These include:

Reduced Educational Opportunities

Students may have difficulty accessing information that is essential for their education, such as online textbooks, educational websites and research databases.

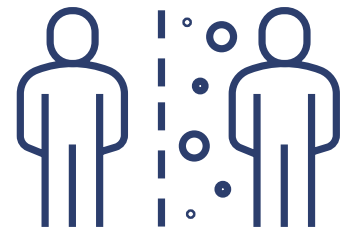


Limited Job Opportunities

Many jobs now require workers to have basic computer skills and knowledge of the internet. People who do not have these skills are at a disadvantage in the job market. Add a sentence to the paragraph above or include (the majority of employers now require online job applications, thus eliminating individuals without computer skills.)

Social Isolation

People who do not have access to the internet and other digital technologies may be isolated from social and economic opportunities. They may miss out on important information and news, and have difficulty staying in touch with friends and family.

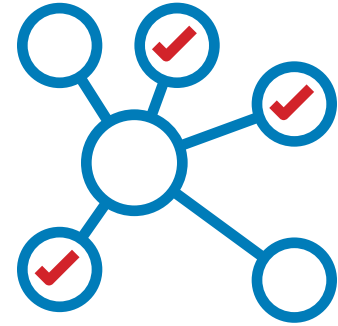


Reduced Access to Healthcare

People who do not have access to digital health technologies may have difficulty accessing care, such as making appointments, communicating with providers and managing their health.

As with any other social justice issue, the digital divide is a complex problem, but it is one that we must address if we want to ensure that everyone has the opportunity to succeed in the 21st-century economy.

Tips & Best Practices for Helping Patrons Get Connected



The first step in getting patrons connected is to help them understand how broadband works and estimate how much bandwidth they'll need in their home based on how they plan to use their internet connection. Below are a few questions and resources you can use to help patrons determine this.

- **How many devices do you have and how will they be used?** If the patron has numerous devices in the home that will be using the internet, such as computers, smartphones, tablets and TVs, they will need more bandwidth than if they have only one or two devices.
- **What types of activities will you be doing online?** If they plan on streaming high-definition video or playing online games, they will need more bandwidth than if they will only be using the internet for basic tasks such as browsing the web and checking email.
- **Use online tools:** HighSpeedInternet.com's [internet speed calculator](#) is a great tool to use with patrons who need support figuring speeds needed.

Once patrons determine how much bandwidth they'll need, you can move on to searching for local internet service providers. There are a few ways to find a local internet service provider.

- **Look online.** A number of websites allow you to compare internet service providers in your area. Below are a few to get you started:
 - EveryoneOn: [Offer Locator Tool](#)
 - BroadbandNow: [ZIP Code Search Tool](#)
 - National Digital Inclusion Alliance: [List of Free and Low-Cost Internet Plans](#)
 - Universal Service Administrative Co.: [Companies Near Me](#)
- **Call around.** You can also call local internet service providers directly to inquire about their services.
- **Contact your local Electric Cooperative** to see if they offer high speed internet service.

Below are a few things to consider when choosing an internet service provider:

- **Price:** How much does the service cost?
- **Speed:** What is the maximum download and upload speed?
- **Features:** What features are included, such as unlimited data, free Wi-Fi and modem rental?
- **Customer service:** What is the internet service provider's track record in terms of responsiveness, issue avoidance and resolution rate?

It is important for patrons to choose an internet service provider that meets their needs and budget. If you need further information or assistance in finding or applying for low-cost internet service, call EveryoneOn's enrollment assistance hotline at (877) 789-9889.

The Affordable Connectivity Program (ACP) and Other Programs that Support Broadband Access

ACP

The Affordable Connectivity Program (ACP) is a Federal Communications Commission (FCC) program that helps connect families and households struggling to afford internet service.



The ACP provides:

- Up to \$30/month discount for broadband service
- Up to \$75/month discount for households on qualifying tribal lands
- A one-time discount of up to \$100 for a laptop, desktop computer or tablet purchased through a participating provider if the household contributes more than \$10 but less than \$50 toward the purchase price

The ACP is limited to one monthly service discount and one device discount per household.

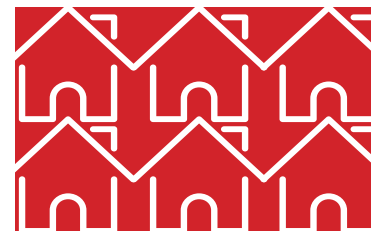
ACP By the Numbers*



16.9 million
U.S. households are
enrolled in ACP



55.3 million
U.S. households
are eligible



38.4 million
U.S. households are
eligible, but not enrolled

*As of 3/27/23. Sources: [USAC](#) (FCC) & [USC Annenberg](#)

Who Is Eligible?

A household is eligible for the ACP if the household income is at or below 200% of the [Federal Poverty Guidelines](#), or if a member of the household meets at least one of the criteria below:

- Received a Federal Pell Grant during the current award year
- Meets the eligibility criteria for a participating provider's existing low-income internet program
- Participates in one of these assistance programs: SNAP, Medicaid, Free and Reduced Price School Lunch, Federal Public Housing Assistance, Supplemental Security Income (SSI), WIC, Veterans Pension or Survivor Benefits, or [Lifeline](#)
- Participates in one of these assistance programs and lives on [Qualifying tribal lands](#): Bureau of Indian Affairs General Assistance, Tribal TANF, Food Distribution Program on Indian Reservations or Tribal Head Start (income based)

How to Apply

STEP 1 Visit affordableconnectivity.gov to Create an Account

- A form of ID will be required for the application. Using a Social Security Number or Tribal ID Number is the fastest way to get verified for the program. If the patron doesn't have one or would rather not disclose this information, a driver's license, military ID, passport from any country, tax ID number or another government ID may be used. If another form of ID is used, they may need to upload a picture of that ID.
- An email address is also required for the application. If they don't have an email account, create one before starting the application process.
- When creating the account, the name and date of birth entered should exactly match the form of identification.
- The address entered should be the address where they would like internet service. Include apartment number if applicable.
- Encourage participants to create the account with a user ID and password they can easily remember and remind them that they should save this information in a safe place. Clients should always choose secure passwords that combine letters, numbers, and special characters.



STEP 2 Apply for the ACP

- Once the application is submitted, the applicant may receive a message stating that their application cannot be confirmed, at which point they may need to submit additional documentation.
- Some applications are approved right away and others can take time (up to 2 weeks) to process.
- If qualifying via a dependent's eligibility for free and reduced lunch, choose a USDA school, selecting the state, district, and the name of the school. All K-12 schools are eligible. Documentation may be required for schools that are not listed. In that event, the applicant will need to submit proof of enrollment by uploading documents like a report card or student ID.

STEP 3 Apply the Benefit

- Even if approved for ACP, the benefit will not automatically be applied to your internet service bill! The applicant must contact their internet service provider to ask them to apply the benefit.
- Remind the applicant to write down the application ID in preparation for the call to their internet service provider. The applicant will need it when they contact their provider to apply their \$30/month discount.
- Advise the patron to check their account portal and email account regularly for information about the status of their application.
- Some providers may have an additional application to complete. This varies by provider.
- If the participant would like to apply the discount to existing service with their current provider, they will need to contact their provider after their application is approved.

ACP: FURTHER CONSIDERATIONS

- As with many other government benefit programs, ACP program beneficiaries will need to log in to their account portal each year to recertify.
- The ACP program is currently funded via a one-time, \$14.2 billion investment as part of the Bipartisan Infrastructure Investment and Jobs Act of 2021. As it currently stands, the ACP program will sunset once those funds are exhausted, which could be as soon as summer 2024.

For more information, check out fcc.gov/ACP for a Consumer FAQ and other program resources or call (877) 384-2575.

Lifeline

Lifeline, another FCC program, provides subscribers a discount on qualifying monthly telephone service, broadband internet service, or bundled voice-broadband packages purchased from participating wireline or wireless providers.

Lifeline provides:

- Up to \$9.25 per month for qualifying monthly broadband or bundled services that meet the broadband minimum service standards.

OR

- Up to \$5.25 for monthly service that qualifies only for the voice minimum service standards. The discount may be applied to either wireline or wireless services.
- The enhanced benefit amount for Tribal Lands is up to \$25 in enhanced support (in addition to the \$9.25 for traditional Lifeline service).

FCC rules prohibit more than one Lifeline service per household. Lifeline is available to eligible low-income consumers in every state, commonwealth, territory, and on Tribal lands. The Lifeline program is administered by the Universal Service Administrative Company (USAC).

Who Is Eligible?

To participate in the Lifeline program, consumers must either have an income that is at or below 135% of the [Federal Poverty Guidelines](#) or participate in certain federal assistance programs, such as the Supplemental Nutrition Assistance Program (SNAP), Medicaid, Federal Public Housing Assistance, Supplemental Security Income, the Veterans and Survivors Pension Benefit, or certain Tribal Programs. You can see if you are eligible by reviewing the information available at lifelinesupport.org (click “Do I Qualify?”).

How to Apply

There are several options to apply for Lifeline. You may apply directly through the Lifeline program’s National Verifier online portal (checklifeline.org/lifeline) or by mailing a paper application form (available at the National Verifier online portal after entering your state). To find out more about how to apply on your own through the National Verifier, visit lifelinesupport.org (click “How to Use It” under “National Verifier”).

You may also apply for the program by working with a Lifeline service provider either in-person at a store location or online via the service provider’s website, if they support that option. To locate a Lifeline provider in your state, go to data.usac.org/publicreports/CompaniesNearMe/Download/Report.

LIFELINE: FURTHER CONSIDERATIONS

- Consumers may need to provide documentation if their eligibility cannot be confirmed automatically.
- Please note that consumers in California (except broadband-only consumers), Texas and Oregon will need to apply for the federal Lifeline benefit through the state's existing application process. For broadband-only consumers in California, consumers will need to apply through the National Verifier application system and the National Verifier will check the consumer's eligibility. For specific directions on how to apply for Lifeline in all three states, visit the National Verifier and select the relevant state from the drop-down menu and press "Get Started."
- Only one Lifeline benefit is permitted per household. For instance, low-income subscribers who qualify may receive a Lifeline discount on either a home telephone or a wireless telephone service, but they may not receive a Lifeline discount on both services at the same time.
- Subscribers must recertify their eligibility every year and should respond to any requests from the National Verifier's or state's Lifeline administrator to recertify eligibility. Subscribers who fail to recertify their eligibility will be de-enrolled from the Lifeline program.
- Lifeline support is available to eligible low-income subscribers living in group living facilities. Lifeline applicants may demonstrate when initially enrolling in the program that any other Lifeline recipients residing at their residential address are part of a separate household.

For any questions regarding the Lifeline application process, call USAC's toll-free number for the Lifeline Support Center at (800) 234-9473 or email LifelineSupport@usac.org.

"Emerging applications that revolve around artificial intelligence, smart cities, 5G or the internet of things will only increase demands for resources to help people understand how to use them. Who will offer answers for people on these new applications without a vested interest in the answer? It is the local digital inclusion programs in a public library, schools or nonprofit."

—JOHN HORRIGAN, SENIOR FELLOW,
BENTON INSTITUTE FOR BROADBAND & SOCIETY³



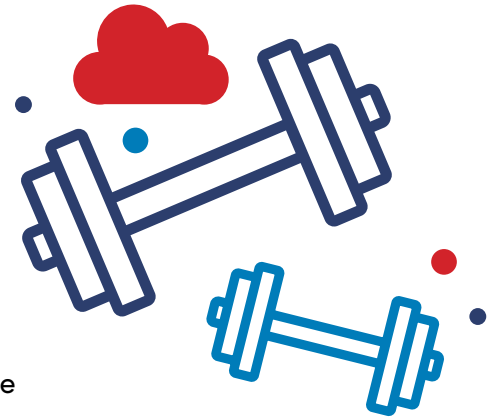
Partners and Collaborators

The digital inclusion community has steadily grown over the last few decades and now boasts a number of leaders and collaborators ready to support organizations and community members across the United States. In addition to the American Library Association, a few other notable organizations include:



- The [Federal Communications Commission](#) (FCC) is an independent U.S. government agency overseen by Congress. The commission is the federal agency responsible for implementing and enforcing America's communications laws and regulations.
- The [National Telecommunications and Information Administration](#) (NTIA), located within the Department of Commerce, is the executive branch agency that is principally responsible by law for advising the president on telecommunications and information policy issues. NTIA's programs and policymaking focus largely on expanding broadband internet access and adoption in America.
- State broadband offices oversee the state's telecommunications policies and the expansion of broadband access. To find your state's broadband office, visit broadbandusa.ntia.doc.gov/resources/states.
- The [National Digital Inclusion Alliance](#) (NDIA) acts as a unified voice for home broadband access, public broadband access, personal devices and local technology training and support programs.
- The [Schools Health and Libraries Broadband Coalition](#) (SHLB) is one of the leading national champions for open, affordable broadband for community anchor institutions.
- The [Benton Institute for Broadband & Society](#) connects stakeholders through information-sharing and analysis to frame and promote conversation and a more inclusive debate around broadband policy.
- [EveryoneOn](#) is a national nonprofit organization dedicated to fostering social and economic opportunity by connecting people to low-cost internet service and computers and delivering digital skills training.
- [ConnectHome USA](#) is a national program developed by EveryoneOn in collaboration with the U.S. Department of Housing and Urban Development (HUD) with a goal to close the digital divide for residents in public housing.
- [Older Adults Technology Services](#) (OATS) engages, trains and supports older adults in using technology to improve their quality of life and enhance their social and civic engagement.
- [National Skills Coalition](#) (NSC) fights for inclusive, high-quality skills training so people have access to a better life and local businesses see sustained growth.
- [Education Superhighway](#) is a national nonprofit with the mission to close the digital divide for the 18 million households that have access to the internet but can't afford to connect.

Low-Lift and High-Lift Ideas for How Libraries Can Provide Information about the ACP and Help Patrons Get Connected



Though many libraries are operating with limited resources, there are many ways they can support patrons in applying for federal benefit programs and gaining access to home internet. Strategies include:

- Distributing printed and online resources
 - The FCC’s [ACP Consumer Outreach Toolkit](#) offers a variety of downloadable multilingual resources, including consumer awareness and social media content to help libraries spread the word. The FCC’s website also offers the option to place an order for print materials if your library is unable to cover printing costs.
- Partnering with your local government office to host an ACP enrollment event
- Hiring or offering to host a [Digital Navigator](#)
 - Digital navigators are trusted guides who assist community members in internet adoption and the use of computing devices. Digital navigation services include ongoing assistance with affordable internet access, device acquisition, technical skills and application support.
- Joining the [National Digital Inclusion Alliance](#) (NDIA) to remain abreast of new developments and take part in advocacy efforts
- Joining or forming a local digital inclusion coalition. Librarians contribute to digital inclusion coalitions in unique and insightful ways. If you’re interested in establishing a coalition, [NDIA’s Digital Inclusion Coalition Guidebook](#) is a good place to start.
- Adding an ACP desktop icon to your library’s workstation(s)
- Adding ACP links to your library’s website. For example, the Public Library Association (PLA) has developed a [self-paced module](#) in English and Spanish that library staff can point people to and/or use in training to support enrollment.
- Encouraging library staff to take EducationSuperHighway’s [ACP certification course](#)
- Working with these organizations and companies—directly or through partners—to help patrons acquire very inexpensive or free refurbished PCs and laptop computers
 - [Human-I-T](#)
 - [PCs For People](#)

GOING ONLINE

CREATING DIGITAL LITERACY



About Digital Literacy

Digital Literacy at Small and Rural Libraries

Library workers are at the forefront of digital literacy—helping people employ technology and learn new skills to solve real-life problems, achieve goals, connect with family members, succeed in the job market and more. More than 80% of U.S. libraries offer some form of digital literacy training, ranging from one-on-one help and formal classes to information about privacy and safety online.⁴ Libraries are a trusted place to turn for free help; workforce and government agencies, as well as other local organizations, frequently refer people to libraries for assistance.

A recent study noted, for instance, that: “individuals [need] to have an established baseline of digital competency to participate in services through more traditional workforce development providers. These agencies often refer individuals who seek these services to the library for foundational support in understanding how to use a computer, establish an email address, and use basic online platforms and standard software applications, such as Microsoft Office.”⁵

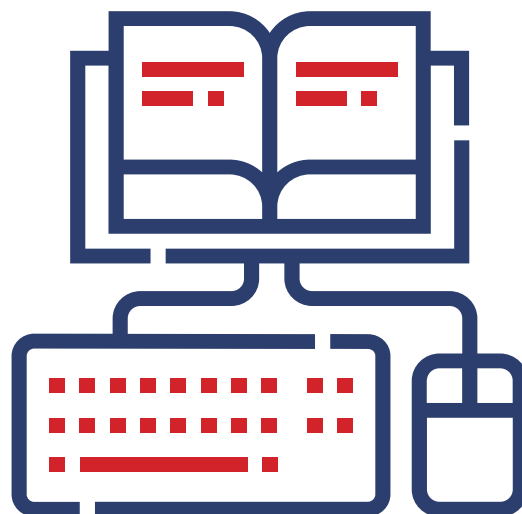
Building digital literacy also increases the likelihood that people will adopt and use home broadband. Researchers have identified affordability, access, skills and lack of trust as barriers to broadband adoption—and amplified the important roles libraries and other community anchor institutions play in helping to bridge information and skills gaps⁶

In America’s small towns and rural communities, the library is often the only place to access such assistance and gain confidence.

Simultaneously, small and rural libraries face challenges when it comes to providing digital literacy help, including limited staff time or technical expertise; limited budgets; and lack of physical space, adequate internet service or computer hardware.⁷ This section explores practical ways that small and rural libraries can draw on their existing strengths, as well as external resources, to offer patrons meaningful digital literacy help and support home broadband adoption and use.

Digital Literacy Is NOT a Binary

Digital literacy involves learning and using the practical skills that allow us to interact safely and confidently with the digital world. Since technology is ever evolving, digital literacy is, too. While some basic concepts remain the same, if you learned how to use a computer or the internet 10 or even 20 years ago and had not gone online since, today's digital landscape would look startlingly different, with new software (like Canva or Zoom), social media platforms (like TikTok), architectures (like algorithms) and pitfalls (like digitally manipulated images, or “deepfakes”). The fact that technology is constantly changing creates challenges: How do you keep on top of the best privacy and security settings? How do you update and connect an old device? And how do you use a new program or platform? Even for the most savvy of us, these changes can be bewildering.



Most public libraries help people gain basic digital literacy skills, like setting up email, completing online forms or avoiding scams, help with online job searches, and connecting with family and friends. Imagine all the things you can do once you have an email address—or all the things you cannot do when you aren't confident using a computer or finding information online. Further, **digital literacy isn't binary—it's not all or nothing**. A person might feel very comfortable with some digital skills (e.g., posting on social media), while feeling uncertain about others (e.g., creating a spreadsheet).⁸

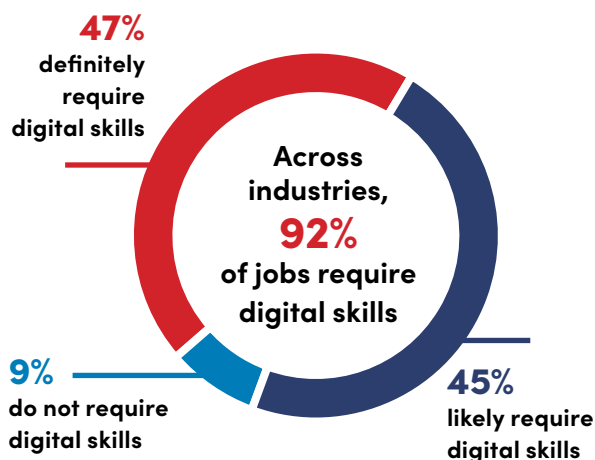
A lack of digital literacy affects many parts of daily life, including health, civic participation, educational achievement and work. According to the National Skills Coalition's *New Landscape of Digital Literacy* report, almost 1 in 3 U.S. workers lack foundational digital skills—with 13% having no digital skills and 18% having very limited skills. As traditionally nontechnical jobs increasingly require baseline digital literacy, as well as occupation and industry-specific digital skills, this poses challenges. Today's home health aide, for example, may need to use a remote device to track visits, record information, and communicate with patients and supervisors. Essentially all workers—from welders to janitors to nurses—have seen their jobs impacted by the digital revolution.⁹

A [subsequent report](#) included analysis of 43 million job ads and found that 92 percent of all job required skills that were definitely or likely digital, including entry-level jobs that require zero to two years of experience or a high school diploma.

Digital Literacy, the ACP, and Libraries

A January 2023 study of low-income households found that survey respondents with a high level of digital confidence were almost twice as likely to have successfully signed up for the Affordable Connectivity Plan: “Some 26% of those with high levels of digital skills reported that they had successfully enrolled in ACP compared with only 14% of those with low levels of digital skills.”

The study also found that most people (77%) who had not previously heard about the ACP trusted community anchor institutions, like libraries, to offer reliable information about benefit programs.¹⁰ In other words, libraries can assist on both ends of the spectrum—helping people develop digital skills that make having internet at home more doable and desirable, and helping people find out about affordable ways to get home broadband.



Source: National Skills Coalition, “Closing the Digital Skills Divide.” 2023.

Tips & Best Practices for Helping Patrons Build Digital Literacy

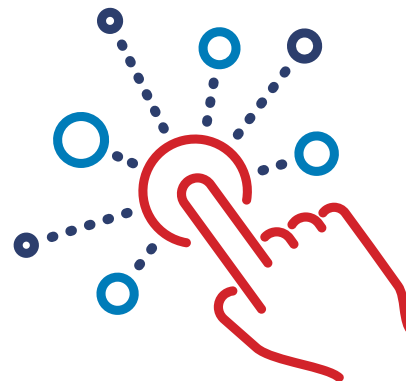
This section offers suggestions of how small and rural libraries can offer or expand digital literacy resources and programs.

Make Sure Library Staff Have Time and Skills

Free up staff time and remove barriers. You don’t need a large staff to respond to digital literacy needs—just a leader. Decide who on staff will learn about technology and take the lead. Your leader probably needs to be more like Mr. Rogers than Sheldon Cooper. Being patient and non-judgmental is more important than being a tech wizard. Then, see what you can do to free up staff time, even if it’s just for one person a few hours per week. Can some duties be automated or made more efficient? One rural library director, for example, automated hold slips to give staff more time to focus on digital literacy. It’s also important to think through any other barriers. For example, if a staff member is going to offer one-on-one tech help one afternoon per week, where will this take place? Can you dedicate a small room and a library laptop for this purpose?¹¹

Know enough to learn more. Do library staff need to be technical experts themselves before teaching digital literacy skills to patrons? Yes and no. Certainly, it helps to have a solid grasp of concepts and tools. But library workers don't need all the answers and can work with community members to find solutions. In fact, when you show you don't know all the answers, it can help people feel comfortable and make you more relatable. If a person comes to you with a technology question you don't know the answer to, you can simply say: "Huh, I've never seen that before. Do you mind if we take a look at it together?" When you problem-solve together, you demonstrate that digital learning can be messy, but it's still possible to figure things out—often using online help tools.¹²

Boost skills, one at a time. While you can learn as you go, it does pay off to be ahead of the curve when helping others. Consider evaluating your own digital literacy skills or those of your staff to identify gaps. This can be as simple as asking: What do you feel most (and least) comfortable with when it comes to technology? If you find several areas you don't know a lot about, don't worry! Pick one area to learn more about. For example, if you notice that many patrons are requesting help with office software, you can learn more yourself by taking an online course, referring patrons to online tutorials (such as this one on [creating a budget with Excel](#)), or bringing in a volunteer expert to answer questions, provide one-on-one coaching, or offer a workshop series.



Reach out. Another useful strategy is to reach out to your local [Workforce Development office](#) or [American Job Center](#). Offer to come talk to their staff about what your library can do to help support their work with job seekers. See if they'd be willing to help with a library staff development day to teach staff how to use their website, resources they offer, and more. This is super helpful if you have staff who don't know where to start when patrons want help with job searching, resume building, and more.

Resources to Learn More

- [Tech Skills Checklist for Public Library Supervisors and Staff](#). This comprehensive (and printable) list of competencies was developed by the Public Library Association and can be used as part of a more in-depth staff exercise.
- [Digital Literacy: Libraries Respond to Community Needs](#). Watch librarian Melissa Ziel's webinar for practical ideas on removing barriers to offering digital literacy help in the library.
- [Digital Learn Tools & Resources for Trainers](#). Scroll through this list of tools. Which skills, tasks and programs are you personally familiar with? What do you know less about?
- [Seattle Digital Equity Initiative Digital Skills Framework](#). Covers digital skills that are important for the public (and library workers) to know.

Find Out What Patrons Need

You've identified a digital literacy leader at your library and have found at least a few ways to free up staff time and remove barriers. What kinds of digital literacy support and services should you offer?

What digital literacy support does your library already offer? Take out a large piece of paper (or online mind mapping tool) and brainstorm all the ways—big and small, formal and informal—that community members already get help with technology at the library. You might be surprised by how much you already do! Has the help you've provided changed over time? With increased attention to digital inclusion, resources from the Public Library Association, your state library, government agencies and private funders, and other library and nonprofit organizations can help you address barriers.

Work with user stories. What do people in your community need when it comes to digital literacy? What kinds of things do people frequently ask for help with? Consider gathering your library's staff (and maybe also volunteers or other educators in your community) to discuss user needs, then work together to create user stories. User stories give a name, face and clear set of needs to a particular group. They are typically one sentence long and have the following format: "As a _____, I want _____ so that _____." You can use user stories to clarify digital literacy needs and develop solutions.

Here are some sample digital literacy-related user stories:

- As a grandparent, I want to learn how to use WhatsApp so I can talk to my grandchildren across the country.
- As a parent, I want to learn how to use my child's online school portal so I can keep up with her assignments and activities.
- As a job seeker, I want to show employers I know how to use online office and productivity software so I am more likely to land a job.
- As a small-business owner, I want to understand how to make my business more visible online so I can get more customers.
- As an employee, I want to print my W-2 form from my phone.
- As an immigrant, I need to file citizenship paperwork and check case status online.

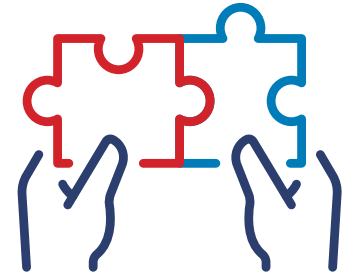


You can capture user stories at the reference desk (jot them down when someone asks for help) or workshop them with your team. Reference interviews are a great tool for understanding patron needs. What are you hearing most often? Which concerns do you need to prioritize?¹³ Tie new skills to these real-world user needs. Learners are more motivated when they see a clear connection to their daily activities and their greater aspirations.

Find out what someone knows and doesn't know. Evaluating what kind of digital skills patrons need can be simple.

First, be careful not to make assumptions about who lacks digital skills and why! Not all young people, for example, are tech savvy. They may know a lot about one thing (e.g., creating graphics on the computer) and not much about another (e.g., online privacy and security considerations). Conversely, many older adults are quite digitally skilled and make good mentors.

Second, it's important to honor your patrons' ingenuity, rather than focusing on deficits. We all have life experience and expertise we can use as a springboard to build new skills, including digital ones. Your role is to engage with patrons to make bridges between the skills they have and the skills they need.



Third, people often have a good sense of what they need. Library staff are skilled at gently probing to find out a person's underlying question. You can use a similar concept to get a sense of digital skills: What is the person already comfortable doing? What would they like help doing?¹⁴ For a more formal tool, consider [Northstar Digital Literacy's free assessments](#), which cover a range of skills.

Be mindful of personal data. For people with little technology experience (including using a mouse or keyboard) in a world that increasingly demands online applications and email, library staff may be asked to help complete online forms with private data such as social security or credit card numbers. Part of digital literacy is helping people understand the need for and how to keep personal data (including passwords) safe. A good practice is to encourage a family member to help, if needed, with sensitive transactions, while library staff help people to understand and navigate forms but not type in personally identifiable information.

Resources to Learn More

- [Moving the Needle: 8 tips to advance digital inclusion right now—regardless of your library's size or situation.](#) This article offers practical advice for how libraries can advance digital inclusion (and digital literacy), including “taking inventory of what digital programs, services, resources and staffing already exist in your library and [identifying] gaps and opportunities.”
- [User Stories with Examples and a Template.](#) Learn more about user stories.
- [Tools for Building Digital Skills with Patrons and Staff.](#) In this webinar, Chelsea Jordan-Makely shares how she develops digital literacy-related user stories in her rural library.
- [Bridging Workers' Digital Skills Gaps through Libraries.](#) In this webinar, Amanda Bergson-Shilcock (workforce expert and part-time librarian) talks about assessing people's digital literacy skills at the reference desk.

Digital Literacy Training Models

Once you know what people in your community need, you'll need to decide how to support them. What are the best practices when it comes to teaching adults? And how can you offer them at your library?

Working with Adult Learners

Library staff are used to finding the answers to questions, but they may not feel as confident teaching. Does your staff feel confident answering technology questions at the desk or holding a workshop? When is hiring a trainer (or a volunteer) the best option? You can consider many options for building or expanding digital literacy training.



In a public library setting, most digital skills learners we encounter are adults. Not surprisingly, adults learn best when they are working to accomplish a specific goal or task (vs. just learning about technology generally). This syncs well with the library setting because patrons are usually there to do something specific, like print a resume, access information online or apply for a job. People can feel intimidated and anxious when encountering something they don't understand, so one of your first jobs is to put people at ease. If someone expresses frustration (e.g., "Computers hate me!"), start with the message: "That's okay, we're all learning. Let's see if we can figure this out together." This helps create a safe space for learning and managing expectations—you're also human and don't know the answer to everything. Where possible, avoid taking the device yourself. Instead, leave the patron in the driver's seat. If that's not possible, you can ask: "Is it OK if I try?" Once you've figured it out, hand it back and say: "OK, now you try." For example, if a patron is trying to upload photos from their phone onto the computer to print them, you could help them figure out a good process, show them how to do one or two photos, then encourage them to do the rest.¹⁵

Resources to Learn More

- [5 Principles for the Teacher of Adults \(Thought.co\)](#). Covers five key principles for teaching adults and discusses differences between child and adult learners.
- [Tips for Teaching and Troubleshooting Technology](#). Offers tips for helping adults with technology at the library, including advice such as: "Keeping sessions short and focused prevents cognitive overload and can help patrons to feel they are making progress."
- [5 Tips for Teaching Tech to Seniors](#). Offers practical tips for teaching technology to older adults, such as the importance of taking time to build rapport, using project-based learning, and creating visual handouts.

- [What is digital literacy and why does it matter?](#) Offers ideas of what age-appropriate digital literacy skills can look like for youth from early elementary school through high school, and helps illustrate the significant number of digital skills necessary to thrive in today's world.
- [Media Literacy in the Library: A Guide for Library Practitioners](#). Offers resources and ideas to plan programs and activities to help adults develop critical thinking skills.

Modes of Learning

Digital literacy help and training can be offered in multiple ways at the library. Here are some typical models:

One-on-one point of need. A patron asks for help with a specific task at the reference desk. You help the person with the task directly (e.g., setting up an email account), refer them to a resource that can help them complete the task on their own (e.g., the [Intro to Email](#) tutorial from [DigitalLearn.org](#)), or help them set up a one-on-one appointment or join a workshop or class to learn more. Consider preparing for commonly requested types of help ahead of time. Create a document for yourself with links to useful tools, and if your library (or a partner organization) offers appointments, classes or workshops, have a schedule and flyers on hand.

Access to self-paced learning modules. Online learning modules, such as those available at [DigitalLearn.org](#), can help patrons learn new skills. These modules can be completed on library devices or elsewhere at the person's convenience. This means people can get started with topics when a library staff person does not have the time or resources to assist directly.¹⁶

One-on-one appointments. Many people learn best one-on-one, especially when it comes to technical skills. Consider freeing up staff time (by automating tasks or reducing duties) to make it possible to offer at least a few sessions of one-on-one help per week.

Open technology labs. Does your library already have a technology lab, i.e., a room with several computers and/or space for people to work using their own devices? Consider offering one or more open technology labs per week at convenient times with a library staff person or volunteer on hand to assist.

Workshops or classes. While offering more formal training can be a challenge for small and rural libraries, more than 1 in 10 offers some digital literacy classes. You can use existing curricula to present a topic of interest to your community. [DigitalLearn.org](#) offers ready-made classes on computer basics, cybersecurity, Microsoft tools, social media, PC hardware, and more. [Grow with Google](#)'s free online courses can help local small-business owners. Learning in a workshop or class setting makes the most of instructor time and can serve as a networking opportunity for participants.

Digital Literacy on a Shoestring

Even libraries with very limited time and funding can integrate digital literacy into their work. Here are some ideas:

Work Digital Literacy into the Work You Already Do

Your library's existing programs—in person and online—offer plenty of interactions with the community that can be enhanced by digital literacy concepts. Here are some examples:

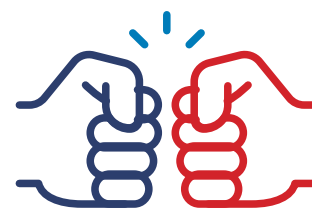
- **Storytimes:** By bringing parents and children together at the library, story times offer a unique opportunity to share digital literacy tools and resources. Offer tips or online resources for children, such as [Common Sense Media](#), which features age-appropriate recommendations for movies, games and more. It's also a good time to raise awareness of resources like the Affordable Connectivity Program.
- **Community celebrations:** Events such as local festivals or job fairs provide an opportunity to showcase library technology resources. Consider handing out flyers about one-on-one tech help at the library or your makerspace program. Ask community members to fill out a short survey about their tech needs. Or have volunteers with library laptops coach people through learning a digital skill. Having an interactive game or raffle can draw attention.
- **Passive programs/displays:** Consider using library displays or bulletin boards to highlight digital literacy and technology in a fun and engaging way. Add information on where people can get help learning about new technologies and digital skills, or make a pitch to find new volunteer technology trainers
- **Literacy, ESL, GED or job-seeking programs:** Digital literacy is a companion of all other literacies¹⁷ and an integral component of many other tasks. Does your library host any classes, programs or workshops that help people learn practical skills? If so, consider integrating digital literacy into the curriculum.
- **Youth programs:** Is there a new tool, program or technology teens would like to learn more about, and can the library help? Conversely, are local youth particularly skilled at certain digital tools and tasks, and could they teach each other or other community members about them? Check out the ALA's [Libraries Ready to Code](#) initiative for tools and examples.
- **Everyday interactions:** patrons might not directly ask for digital skills help, but you can find out if they need it by asking questions and following up. In the mostly rural town of Belen, New Mexico, for example, Belen Public Library staff noticed that one man brought his laptop to the library two to three days a week to use the Wi-Fi. He was looking for a job that would pay his bills until he reached retirement but had limited computer and internet skills. The library's computer coach helped him refine his job searches, referred him to training available through Goodwill, and directed him to online resume templates.¹⁸

“You don’t need a large staff to respond to digital literacy needs—just a leader.”

—MELISSA ZIEL, LIBRARIAN²¹

Add Capacity with Partners and Volunteers

Many libraries partner with local organizations or bring in volunteers to help expand digital literacy offerings, which can be a win-win. Libraries provide technology-enabled public spaces, as well as community connections with local residents. Partners bring technical expertise and/or connections with a specific demographic such as veterans, refugees, or GED students. Volunteers can bring tech knowledge into the library, offer technical assistance in additional languages, and expand the amount of one-on-one help or workshops the library is able to provide. Consider who in your community the library could approach to talk about working together, from [4H](#) to local workforce agencies.



Offer Pre-Packaged Training and Self-Paced Resources

DigitalLearn.org, a platform developed by and for libraries, offers pre-packaged training and self-paced resources available in both English and Spanish. Self-paced learning modules can be especially useful when the library is busy or short-staffed. For example, a person comes into the library, and says: “I need an email, and I need it now!” You’re alone working the desk and a line of people is waiting for you. You can’t help one-on-one right away, but you can take the person to the computer and get them started on DigitalLearn.org’s [Email Basics](#), and be available for other patrons while they are learning.¹⁹

Several other free learning resources offer tech tutorials as well. Refer to the list below for ideas. Consider searching through these resources to create a curated list of links on popular digital literacy topics most relevant to your library.

Training Resources

Basic Skills

- [DigitalLearn.org for Learners](#). Provides self-paced learning tutorials on digital literacy topics using video, interactivity, captioning and Spanish versions.
- [GCF Learn Free.org](#). Provides a wide variety of free self-paced learning tutorials, including articles and videos.
- [Northstar Digital Literacy Assessment](#). Defines the basic skills needed to use a computer and the internet in daily life, employment and higher education, and provides related assessments. Offers both free and paid resources.
- [Digital Skills Library](#). Free learning resources designed to help adult learners develop digital skills from the EdTechCenter @ World Education.

“DigitalLearn is a great resource for presenting programs and not having to reinvent the wheel. It saves so much staff time to be able to modify an existing template rather than starting to plan a lesson from scratch.”

—TODD MILLER, NILES-MAINE (IL)
DISTRICT LIBRARY

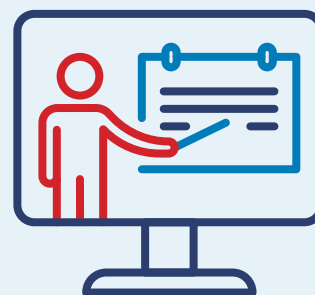
- [TechConnect Digital Resources](#). Digital literacy and technology resources recommended by the New York Public Library.
- [LearningExpress Library Computers Skills Center](#). Subscription service for libraries that provides self-paced tutorials from beginner to advanced. **Fee required.**

Professional Skills

- [Microsoft Learn](#). A free, online training platform for Microsoft products and more that can lead to certifications and skills for employment.

DigitalLearn.org

Digital Literacy Resources by and for Library Workers



The Public Library Association’s DigitalLearn.org platform is a valuable resource for small and rural libraries looking to expand their digital literacy profile and programming. The platform, launched in 2013, includes resources for both technology learners and trainers.

- [Digital Learn for Learners](#) offers over 30 self-directed tutorials for users to learn digital skills. Basic skills covered include using a computer, navigating a website and searching online. More advanced and task-based modules are available as well, including [Creating Resumes](#), [Online Health Information](#) and [Buying a Plane Ticket](#). Modules are video-based with narration, usually six to 22 minutes long, and written in plain language. You can refer patrons to these tutorials if you can’t help them one-on-one, or they can be used as part of a larger class or workshop. They can also help learners review and practice skills.
- [Digital Learn for Trainers](#) offers curricula for library workers and other technology trainers to use when teaching digital literacy. Course topics include [Video Conferencing Basics](#), [Mobile Android Device](#) and [Mobile iOS Device Basics](#), [Google Calendar](#), [PowerPoint Special Effects](#), and many more, including a variety of Spanish-language course materials. Supporting materials vary by course, but typically include an instructor’s guide/design document, activity sheet, handouts, PowerPoint presentations and practice files. These pre-developed resources make it easier (and less time-consuming) to start and teach a workshop on digital skills topics relevant to library patrons.

To learn more, visit [About DigitalLearn.org](#)

- [Grow with Google](#). Free tools/tutorials for those wanting to grow their careers, businesses and digital skills.
- [LinkedIn Learning \(includes the former Lynda.com\)](#). Massive open online course website offering video courses taught by industry experts in software, creative and business skills. **Fee required.**
- [Skillshare](#). An online learning community with thousands of classes for creative and curious people; topics include illustration, design, photography, video, freelancing and more. **Free during trial period.**

Curricula

- [DigitalLearn.org for Trainers](#). Provides curricula and related resources for digital literacy classes, including some in Spanish.
- [Digital Literacy Training Toolkit](#). This resource from the Texas State Library offers seven digital literacy training modules with lesson plans, workbooks, activity worksheets and more. Available in English, Spanish and Vietnamese.

Get Help at the State Level

State libraries offer services that include creating digital literacy LibGuides with relevant resources, paying for subscriptions to evaluation and certification tools, and hosting webinars or other training events for library workers. For example:



- The [Alaska State Library](#), the [Connecticut State Library](#) and the [South Dakota State Library](#) offer LibGuides with definitions of digital literacy, tools for completing digital skills assessments and technology reference interviews, and direct links to external resources on key topics like computer fundamentals, online safety and privacy, and teaching digital literacy.
- Some state libraries fund more comprehensive programs. The [South Carolina State Library](#) offers a train-the-trainer program to help staff increase their digital literacy, then gauge where their patrons are using Northstar Digital Literacy. The [Washington State Library](#) funds the [Microsoft LinkedIn Learning program](#), which gives local libraries and their patrons access to learning and practice tools, as well as the opportunity to get certified for in-demand skills and software applications.

State-level initiatives can provide tools and expertise that would be challenging to purchase on an individual library level. What does your state library offer?

STAYING CONNECTED

BUILDING FINANCIAL CAPABILITY

What Is Financial Capability?

Financial capability is defined in slightly varying ways, but most definitions are much like this one from the [National Financial Educators Council](#): “Possessing the skills and knowledge on financial matters to confidently take effective action that best fulfills an individual’s personal, family and global community goals.”

Financial capability is not just about “understanding money”—that’s the “knowledge” part of the definition, which is important, but just one aspect of capability. Developing the skills, behaviors, confidence and access to put that knowledge to work are also key.

[Core financial capability topics](#) include banking, budgeting, saving, investing, retirement and estate planning, surviving financial hardship, understanding government benefits, managing credit and debt, consumer protection and fraud, insurance, identity theft, taxes, income, personal finance, careers and entrepreneurship.

Why Is Financial Capability Important for Internet Connectivity, and Vice Versa?

Financial capability not only helps people access and establish an internet connection at home, but also equips them with the knowledge and skills to maintain that connection. A home internet connection is an ongoing necessary expense. Financial capability can help people incorporate this cost into a monthly budget.



At the same time, financial capability depends on digital access, according to [The Center for Digital Equity](#). Tasks like paying bills, checking bank and credit balances, depositing or transferring money, and managing personal finances are now offered online. People without internet connectivity do not have access to the same tools that make financial transactions easier and more accessible to all.

Financial capability can also help consumers identify fraud and scams associated with programs set up to provide internet access. For example, the Federal Communication Commission's (FCC's) [Affordable Connectivity Program](#), created in 2022 to make high-speed internet access available at discounted prices to low-income households, has led to [complaints about fraud](#).

Tips for Creating a Library Financial Capability Program

The following guidelines, tips and best practices for creating a successful financial capability program at your library are from ALA's [Reference and User Services Association](#) (RUSA) and [Financial Literacy Interest Group](#).

Consider Your Community's Most Urgent Needs

Many library patrons, such as those who have trouble accessing the internet at home, might be concerned about day-to-day financial survival. They might be struggling with irregular income, predatory lending, debts, unanticipated expenses, bankruptcy or fraud. Financial capability programming can address household financial stability, help people access essential support services, and build assets over time.

Establish Community Partnerships

If you have limited staff or funds to offer financial capability programs and resources, consider a community partnership. The most successful partnerships are often with organizations, rather than individuals, and provide benefits to both parties, such as a shared mission or purpose, meeting the same target audiences, or fulfilling a need the other can't: meeting space, expertise, marketing, staffing, funding, or resources such as books, other printed materials, and technology access. The partnership should include a formalized agreement, such as a contract or memorandum of understanding, as well as ongoing communication. Partners may include government agencies, nonprofits, higher education institutions or businesses. It's important for a library to assess the priorities and capabilities of a potential partner organization: Do you share the same commitment to consumer well-being? Does the partner have the requisite expertise? Is it well positioned to engage with the target audience, and does it have a deep understanding of the needs and circumstances of that audience?

Incorporate Content Into Existing Programs

Conserve time, space and resources. If your library already provides programming, training, workshops and other community outreach, consider incorporating financial capability into these ongoing activities, such as a book club, movie screenings, tax-help sessions, workforce development and small-business programming, or training on library resources or digital capability.

Create a Personal Finance Page on the Library Website

A webpage devoted to financial capability can lead patrons (and staff) to information on library collections, book lists, databases, videos, workshops, and other resources.



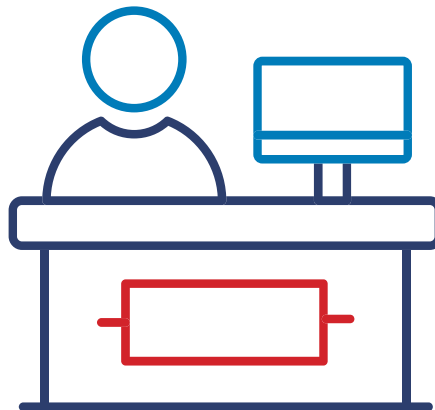
Provide Self-Directed Learning Materials

Librarians can direct patrons to many authoritative sources available in print or online that allow people to learn at their own pace, on their own time, and focus on topics of particular interest to them, and how to maximize their skill sets. Make video or audio recordings of financial capability programs and upload them to a YouTube channel. Existing recordings available for free include Capital One's ["Ready, Set, Bank: Online Banking Made Easy"](#) videos.

Also check out online resources for public library staff offered by the ALA and FINRA (Financial Industry Regulatory Authority) Investor Education Foundation's [Smart Investing @ Your Library](#) program.

Set Boundaries About What You Can and Can't Do

Your library might hesitate to offer financial capability programming because of concerns about giving financial advice or setting up an opportunity for uncomfortable money questions. Memorize the following sentences: "I am not a financial professional. I am providing information and education. You will need to consult a financial professional if you need advice." [FINRA](#) offers resources on choosing and working with a financial professional.



Give a disclaimer ahead of any financial capability education session or any time a library user asks you a financial question that indicates they could be asking for advice. Let hesitant library staff know they are there to help patrons find the resources they need to explore financial capability, like showing them books from library shelves, databases available with their library card, reputable financial institutions for additional information, and upcoming library programs.

Direct Patrons to Unbiased Sources

Libraries must take care to provide unbiased, impartial sources of financial information and maintain objectivity in programming. The [Consumer Financial Protection Bureau](#) (CFPB) and [FINRA](#), for example, are unbiased resources. If library users are worried about scams related to internet connectivity, the [Federal Trade Commission](#) (FTC) and [Securities and Exchange Commission](#) (SEC) provide bulletins on current frauds and scams, as well as reporting tools.



Guard against implicit or implied endorsement of financial products or services. Libraries can preserve objectivity by ensuring that diverse viewpoints are represented, and that programming partners honor the parameters established by the library. For example, books describing a variety of investment strategies can provide balance through diversity, and it may be that a local certified financial planner would be an excellent presenter for a library workshop, but only if they clearly understand this is an opportunity for community service rather than a chance for new client acquisition. A key element of financial capability for patrons is learning to discern potential bias for themselves and account for it in their decision-making.

Respect Anonymity

Any communication with patrons about financial information must remain private. The personal nature of this topic increases the need for discretion when assisting a patron in person, on the phone, digitally or during a library program. Library staff must understand the sensitive nature of the topic and respect the patron's privacy while trying to provide the most relevant information. This aligns with the right to privacy included in the [Library Bill of Rights](#).



Financial Capability Program Ideas

When planning financial capability programming, consider the following examples from [ALA/the FINRA Investor Education Foundation](#) and the [Consumer Financial Protection Bureau](#). Check as well to see if your state has any requirements for financial programming.



Building and Sticking to a Budget: If people want to maintain internet connectivity, with or without government aid, they need to make sure it is part of their ongoing expenses. Budget-building helps people keep track of and plan for expenses throughout the year.

Outsmarting Fraud: Teach participants how to spot and avoid the “[red flags](#)” of financial fraud. Potential partners include AARP regional offices or the local Better Business Bureau.

Financial Fair: Host a financial capability fair at the library in partnership with various agencies and nonprofit organizations, such as the Cooperative Extension Service, a nonprofit consumer credit counseling agency, higher education institutions, United Way, and others.

Personal Finance for Small-Business Owners: Partner with faculty from a nearby community college or university to deliver the [FDIC Money Smart for Small Business program](#). [SCORE](#) volunteers provide free, expert mentoring, resources and education for small businesses and entrepreneurs.

Retirement 101: Partner with the local office of the Social Security Administration and the Cooperative Extension Service to deliver workshops on saving for retirement, understanding Social Security benefits, and managing finances during retirement.

Preparing for Homeownership: Participants can learn how to get their financial house in order before making one of the biggest decisions of their lives. Buy or rent? What’s affordable? What’s important to know about mortgages? What are the crucial steps to take before, during, and after the home-buying process? Many local nonprofit organizations and government agencies specializing in homeownership and can help with instruction.

Identity Theft—How to Avoid It and What to Do if It Happens: Lead an interactive workshop that walks patrons through steps for securing personal information, the telltale signs of identity theft, and what to do if they’ve been victimized.

Car-Buying 101: Begin this session by reviewing the true costs of owning a car, then move on to all the things to consider during the car-buying process.

Finances for Older Adults: Offer training on such topics as understanding elder financial abuse, mobile and online banking tips, and financial advice for caregivers.

'Tis the Season: From getting through the holidays on a budget, to tax-time savings, to [Money Smart Week](#), [Older Americans Month](#) and more, use the annual calendar to schedule timely programs and services.

Shred Day@ the Library: Invite patrons to a “shred day” event, where they can shred old documents while learning tips on organizing important financial records. Participants can also learn how to protect personal information online.

Workplace Lunch-and-Learn Sessions: Reach out to employers and offer to host on-site lunch-and-learn sessions as a free employee benefit. Sessions may focus on money management fundamentals or investing topics. This is also a way to promote the library’s personal finance collections with an audience of busy adults.

Financial Coaching: Offer one-on-one coaching appointments on budgeting or credit management at the library in partnership with unbiased, qualified instructors from the local consumer credit counseling service or another suitable agency.

Additional workshop topics include:

- Financing college and understanding the FAFSA, grants, work study, free colleges, etc.
- Choosing and working with financial professionals
- Understanding banking, savings, investing, credit, etc.
- Estate planning 101
- Strategies for reducing debt
- Introduction to investing
- How money works in America (for English language learners)

Check out more ideas from the [Consumer Financial Protection Bureau](#) or [SmartInvesting.ala.org](#).

ALA’s Financial Literacy Interest Group

ALA’s Reference and User Services Association maintains a [Financial Literacy Interest Group](#), which acts as a forum for sharing ideas about programming, reference assistance, collections, and other library services that support patrons’ information needs for financial decision-making.

ACKNOWLEDGMENTS



The American Library Association's Public Programs Office (ALA PPO) is grateful to the members of the practitioner's guide creation team for their contributions to this resource:

- **Larra Clark**, Deputy Director, Public Library Association
- **Mary Hirsh**, Deputy Director, Public Library Association
- **Samantha Oakley**, Project Director, Public Programs Office, ALA
- **Diana Rodriguez**, Vice President of Programs & Strategy, EveryoneOn
- **Jessa Thomas**, Senior Manager, Social Impact Advisor, Capital One

ALA PPO would also like to acknowledge the input of the following individuals whose feedback and expertise helped shape this guide:

- **Hannah Arata**, Communications Specialist, Public Programs Office, ALA
- **Brenda Beikert**, Library Director, Knox Public Library, Knox, PA
- **B.B. Browne**, Program Officer, Public Programs Office, ALA
- **Patsy C. Brewer**, Library Director, Waynesboro-Wayne County Public Library, Waynesboro, MS
- **John Clextan**, Director, Gladwin County District Library, Gladwin, MI
- **Dianne Connery**, Director, Pottsville Area Public Library, Pottsville, TX
- **Cicely Douglas**, Library Director, South Sioux City Public Library, South Sioux City, NE
- **Robert Ganem**, FINRA Investor Education Foundation
- **Amy Golly**, Programming Librarian, Cedar Rapids Public Library, Cedar Rapids, IA
- **Kaileen McGourty**, Program Coordinator, Public Programs Office, ALA
- **Sarah Ostman**, Deputy Director, Public Programs Office, ALA

ENDNOTES



1. alair.ala.org/bitstream/handle/11213/16260/Digilit%20definition_one%20pager_Marijke%20Visser.pdf?sequence=1&isAllowed=y
2. Rhinesmith, Colin. "Digital Inclusion and Meaningful Broadband Adoption Initiatives." Evanston, IL: Benton Foundation, January 2016. benton.org/broadband-inclusion-adoption-report
3. benton.org/blog/national-broadband-plan-10-decade-lessons-increasing-home-broadband-adoption
4. ala.org/pla/sites/ala.org.pla/files/content/data/PLA-2020-Technology-Survey-Summary-Report.pdf
5. measurthatmatter.net/research/public-libraries-role-in-workforce-and-small-business-development-a-look-across-ten-public-library-systems
6. everyoneon.org/2021-national-study
7. ala.org/pla/sites/ala.org.pla/files/content/data/PLA-2020-Technology-Survey-Summary-Report.pdf
8. ala.org/pla/education/onlinelearning/webinars/ondemand/gaps
9. nationalskillscoalition.org/resource/publications/the-new-landscape-of-digital-literacy
10. benton.org/blog/half-acp-eligible-households-still-unaware-program?utm_campaign=Newsletters&utm_source=sendgrid&utm_medium=email2; learn.webjunction.org/mod/page/view.php?id=220
11. Digital Literacy: Libraries Respond to Community Needs. ala.org/pla/education/onlinelearning/webinars/ondemand/digitalskills
12. Chelsea Jordan-Makely, ala.org/pla/education/onlinelearning/webinars/ondemand/digitalskills
13. ala.org/pla/education/onlinelearning/webinars/ondemand/digitalskills
14. See Amanda Bergson-Shilcock's presentation: ala.org/pla/education/onlinelearning/webinars/ondemand/gaps
15. publiclibrariesonline.org/2019/03/tips-for-teaching-and-troubleshooting-technology; [CHECK] www.ala.org/pla/education/onlinelearning/webinars/ondemand/digitalskills
16. ala.org/pla/sites/ala.org.pla/files/content/initiatives/librarieslead/success/Nebraska.pdf
17. NJ state library: ala.org/pla/education/onlinelearning/webinars/ondemand/gaps
18. ala.org/pla/sites/ala.org.pla/files/content/initiatives/librarieslead/success/New-Mexico.pdf
19. webjunction.org/events/webjunction/digital-literacy-libraries-respond-to-community-needs.html
20. benton.org/blog/national-broadband-plan-10-decade-lessons-increasing-home-broadband-adoption
21. learn.webjunction.org/mod/page/view.php?id=220

NOTES





The **American Library Association** (ALA) is the foremost national organization providing resources to inspire library and information professionals to transform their communities through essential programs and services. For more than 140 years, the ALA has been the trusted voice for academic, public, school, government, and special libraries, advocating for the profession and the library's role in enhancing learning and ensuring access to information for all. For more information, visit ala.org.

The **ALA Public Programs Office** empowers libraries to create vibrant hubs of learning, conversation and connection in communities of all types. Learn more at ala.org/ppo.



Capital One Financial Corporation, a Delaware corporation established in 1994 and headquartered in McLean, VA, is a diversified financial services holding company with banking and non-banking subsidiaries. Capital One Financial Corporation and its subsidiaries offer a broad array of financial products and services to consumers, small businesses and commercial clients through our digital channels, branch locations, cafés and other distribution channels. To learn more, visit capitalone.com/about/our-commitments.



Since 2012, **EveryoneOn** has helped people living in under-resourced communities unlock social and economic opportunity by connecting them to low-cost internet and devices, and providing digital skills trainings. The organization collaborates across sectors with government, community organizations, nonprofits, foundations and corporations to deliver services that give individuals and families the power to use the internet. EveryoneOn has connected over 1,000,000 people to the internet, provided more than 6,000 devices and delivered digital skills trainings to thousands of participants over the past three years. Learn more at everyoneon.org and follow on [Facebook](#), [Instagram](#), [LinkedIn](#) and [Twitter](#).



The **Public Library Association** (PLA), a division of the American Library Association, is the largest association dedicated to supporting the unique and evolving needs of public library professionals. Founded in 1944, PLA serves nearly 9,000 members in public libraries large and small in communities across the United States and Canada, with a growing presence around the world. PLA strives to help its members shape the essential institution of public libraries by serving as an indispensable ally for public library leaders. For more information about PLA, see ala.org/pla or contact the PLA office at 1 (800) 545-2433, ext. 5PLA, or pla@ala.org.

