

October 22-24
2018
Arlington, VA



Depository Library Council & Federal Depository Libraries
**FEDERAL DEPOSITORY
LIBRARY CONFERENCE**



#FDLConference

Reach Out and Help

Serving the Underserved through Government Information



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Abstract



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Agenda

- Overview of the “Underserved”
- Resource Sharing
- Questions & Answers
- Wrap-up

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Overview of the Underserved (1 of 5)

Definitions of the Underserved





Overview of the Underserved (2 of 5)

Who are the Underserved? (A)

- American Library Association
Outreach to Underserved Populations", American Library Association, September 6, 2008.
- US Government
Serving Vulnerable and Underserved Populations
 - DEPARTMENT OF HEALTH & HUMAN SERVICES
Federally-facilitated Marketplace Assister Curriculum Serving Vulnerable and Underserved Populations , August 29, 2014





Overview of the Underserved (3 of 5)

Who are the Underserved? (B)

American Library Association

Outreach to Underserved Populations", American Library Association, September 6, 2008.

- Adult New and Non-Readers
- Gay, Lesbian, Bisexual and Transgender People
- Incarcerated People and Ex-Offenders
- Older Adults
- People of Color
- People with Disabilities
- People Experiencing Poverty and Homelessness
- Rural, Native, and Tribal Libraries of All Kinds
- Bookmobile Communities

U.S. Government

Serving Vulnerable and Underserved Populations

- Latino populations
- African American populations
- AI/AN populations
- Refugees
- Individuals with Limited English Proficiency (LEP)
- Young adults and postsecondary graduating students who do not have coverage options through a parent's plan, a student plan, or an employer plan
- New mothers and women with children
- Individuals with disabilities



Overview of the Underserved (4 of 5)

Who are the Underserved? (C)

Department of Health and Human Services

Federally-facilitated Marketplace Assister Curriculum Serving Vulnerable and Underserved Populations , August 29, 2014

- *Vulnerable Populations*
 - *High risk for health problems/or pre-existing conditions*
 - *Limited life options*
 - *Fear and distrust in accessing government programs*
 - *Limited ability to understand or give informed consent*
 - *Mobility impairment*
 - *Lack of access to transportation services*
 - *Low capacity to communicate effectively*
 - *Victims of discrimination*
- *Underserved populations*
 - *Fewer health care services*
 - *Barriers to accessing primary health care services*
 - *Lack of familiarity with the health care delivery system*
 - *Scarcity of readily available providers*





Overview of the Underserved (5 of 5)

Why Reach Out and Help?

- **Statistics on underserved populations**

- **Homeless:**

- *On a single night in 2017, 553,742 people were experiencing homelessness in the United States.*
- The number of people experiencing homelessness increased by a little less than one percent between 2016 and 2017.
<https://www.hudexchange.info/resources/documents/2017-AHAR-Part-1.pdf>
- Health problems among homeless persons result from various factors, such as barriers to care, lack of access to adequate food and protection, and limited resources and social service
<https://www.cdc.gov/phlp/publications/topic/resources/resources-homelessness.html>
- U.S. Interagency Council on Homelessness Together, we are ending homelessness. The good news is that states and communities, with the support of the federal government and the private sector, are making progress, using best practices and building the coordinated responses that are necessary to reduce and ultimately end homelessness in America.
https://www.usich.gov/resources/uploads/asset_library/Home-Together-Federal-Strategic-Plan-to-Prevent-and-End-Homelessness.pdf

- **Other languages:**

- Washington metro area
 - * At least **168** languages are spoken at home.
 - * **26 percent** of the metro area population **age 5 and over** speak a language other than English at home.
<https://www.census.gov/newsroom/press-releases/2015/cb15-185.html>



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University of North Texas Libraries

Survey of Disabled University Student



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Serving Library Patrons with Disabilities



Jennifer Rowe, University of North Texas Libraries
Jennifer.rowe@unt.edu





Serving Library Patrons with Disabilities

- **Students experiences of the library**
 - **Digital**
 - **Physical**
 - **Research process**
- **Ways to mitigate challenges for patrons with disabilities**
- **Survey of student with disabilities at UNT**

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Tribal Colleges





Inter-Agency Outreach

- FDLP Academy webinar series (OMH, BCFP, IHS)
- Shared historic publications
- FDLP Connection newsletter features
- FDLP Connection series (BCFP financial literacy series)
- OPAC inclusion in Metalib (OMH catalog)
- Cataloging cooperation – lost docs
- Conference cooperation



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Tribal College Librarians Institute



<http://guides.lib.montana.edu/tcli>



Montana State University

Bozeman, MT

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The Bureau of Consumer Financial Protection

Carmen Cruz, Financial Education Program Analyst | October, 2018



Disclaimer

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

This presentation includes references to third-party resources or content that consumers may find helpful. The inclusion of references to third-party sites does not necessarily reflect the Bureau's endorsement of the third-party, the views expressed by the third party, or products or services offered by that party. There may be other possible entities or resources that are not listed that may also serve consumer needs.

This document was used in support of a live discussion. As such, it does not necessarily express the entirety of that discussion nor the relative emphasis of topics therein.

The Bureau's Representative

- Carmen Cruz
- Office of Financial Education
- Financial Education Program Analyst

Publications: Order Free Pubs

pueblo.gpo.gov/CFPBLibs/CFPBLibsPubs.php

- Up to 1,000 free copies of each publication
- English and Spanish publications
- 3-4 weeks for delivery
- Easy to order
- High quality printing

How to avoid foreclosure

The most important thing you can do when you're having trouble paying your mortgage is take control. In most cases, the worst thing you can do is nothing. Taking control means taking four steps:

1. Make or take a call for help

Take control by accepting calls from your mortgage servicer. Even better, call your mortgage servicer as soon as you know you can't make your monthly payment. The phone number is on your monthly bill. Tell your servicer why you can't make your monthly payment and ask the servicer for help avoiding foreclosure.

2. Ask for free expert help

Your servicer may be able to help if you get in trouble with your loan payments. If you can't get what you need from your servicer, ask for expert help from housing counseling agencies near you. The counselors can develop a tailored plan of action and help you work with your mortgage company. Visit consumerfinance.gov/mortgagehelp or call the CFPB at (855) 411-CFPB(2372) to find a HUD-approved housing counselor.

3. Slam the scam

Scam artists try to take advantage of homeowners who get into trouble by charging lots of money—even thousands of dollars—for false promises of



help. You don't have to pay anyone to help you avoid foreclosure. The help you need is available at no cost to you from your servicer, or through a HUD-approved housing counseling agency.

4. Apply for help

If you send in a complete application to your mortgage servicer early enough, your mortgage servicer has to tell you the options you have to keep your home, or if it makes more sense, to leave your home.

Housing counselors have a lot of experience helping people work on avoiding foreclosure. They can assist you with the complicated steps to understand your options and apply for help.

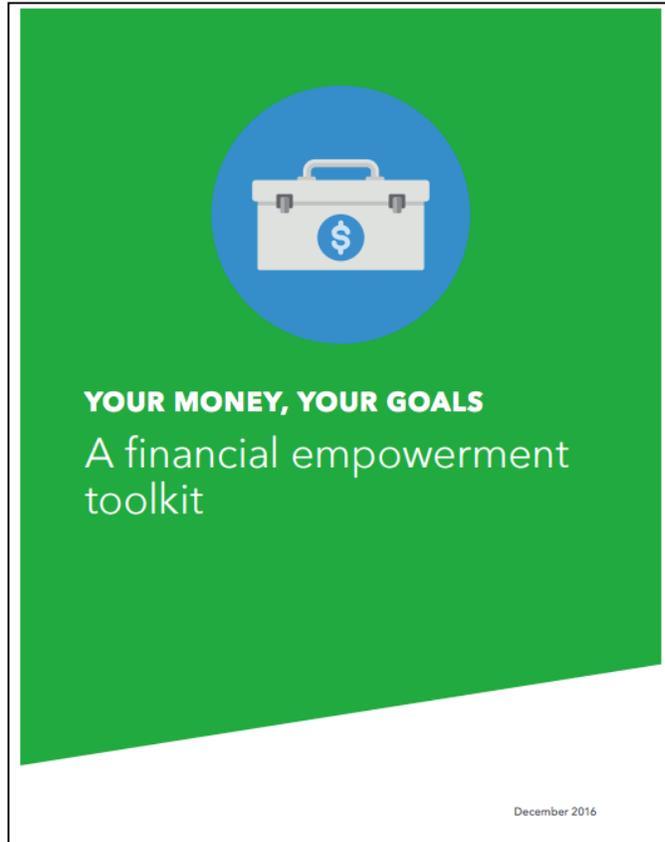
Your mortgage servicer can't make a first notice or filing for foreclosure until you are more than 120 days behind on your payments. In addition, when

cfpb Consumer Financial Protection Bureau

Learn more at consumerfinance.gov.

1 of 2

Your Money, Your Goals



- **Toolkit** with financial education modules and tools
- **Scalable** –reached more than 25,000 frontline staff and nearly 980,000 consumers
- **National perspective, local context** – identify financial need and link consumers to local resources

Financial empowerment

What is financial empowerment?

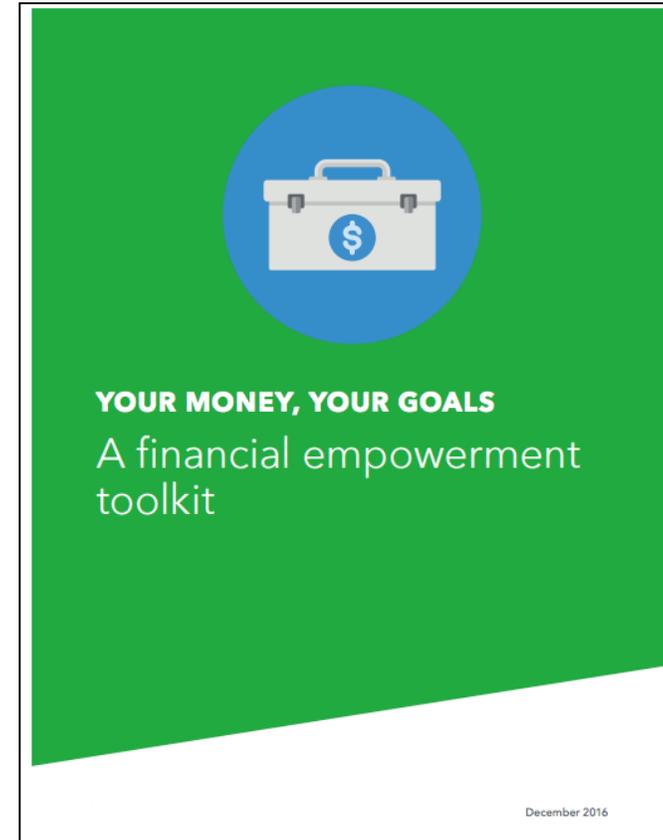
How is it different than financial education, financial literacy, financial capacity, or other commonly used terms?



What's in the toolkit?

Topics include:

- Goals
- Saving
- Income and spending
- Cash flow budgeting
- Debt
- Financial services
- Consumer protection



Behind on bills?

- Colorful and engaging
- Small and portable
- Tools focused on tracking income and expense, budgeting, and cash flow
- Order up to 50 copies for free at:
<https://pueblo.gpo.gov/BureauPubs/BureauPubs.php?PubID=13263>

Behind on bills?
Start with one step.



Your Money,
Your Goals

Just the tools

Eight tools if you are behind on bills

- **Blue-Green** – can be used to help people build a clear picture of their income and spending
- **Yellow** – can be used to think about goals and identify ways to increase income and other resources and cut expenses
- **Red** – can be used for immediate challenges and needs

Where does all my money come from?
INCOME TRACKER

Where does my money go?
SPENDING TRACKER

What are all my bills and when are they due?
BILL CALENDAR

What is one thing I want to change?
GOAL SETTING

How can I get extra money out of my situation?
SHORT-TERM STRATEGIES

How do I make tough choices in tight months?
PRIORITIZING BILLS

How do I respond to a debt collector?
DEALING WITH DEBT COLLECTORS

Who else can I turn to for help?
RESOURCE CARDS

8
Tools if you're behind on bills.

Debt getting in your way?

- Order up to 50 copies for free at:
<https://pueblo.gpo.gov/BureauPubs/BureauPubs.php?PubID=13324>



Tools

- Track your debts
- Check your credit report
- Understand student loan repayment options
- Set a goal to keep you on track
- Think about seasonal and unexpected expenses that can lead to debt
- Prioritize payments in tight months
- Respond to debt collectors

 <p>What debts do I owe?</p> <p>DEBT LOG</p>	 <p>How do I check my credit report?</p> <p>CREDIT REPORT</p>	 <p>How do I deal with my student loans?</p> <p>STUDENT LOAN CHECKLIST</p>
 <p>What can I do to reach my goals?</p> <p>DEBT ACTION PLAN</p>	<h1>8</h1> <p>Tools if debt is getting in the way.</p>	 <p>How do my expenses change during the year?</p> <p>SEASONAL SNAPSHOT</p>
 <p>Which debts do I prioritize in tight months?</p> <p>PRIORITIZING DEBT PAYMENTS</p>	 <p>How do I respond to a debt collector?</p> <p>DEALING WITH DEBT COLLECTORS</p>	 <p>Who else can I turn to for help?</p> <p>RESOURCE CARDS</p>

YOUR MONEY, YOUR GOALS



Como Prepararse para Comprar Casa

Bank Accounts

Hablemos de cuentas bancarias

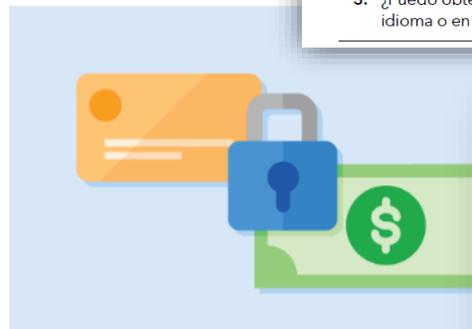
Entre sus metas financieras, ¿figura comprar casa propia? En primer lugar, considere abrir una cuenta de banco o cooperativa de crédito, o mantener la que ya tiene en buen estado. Descubra cómo nuestra información le puede ayudar a tomar control de su dinero.

El valor de una cuenta de banco o cooperativa de crédito



Un historial bancario le abre puertas

Cuando usted tiene un historial bancario establecido, se le hace más fácil obtener préstamos y hasta mudarse a una vivienda. Al solicitar un préstamo hipotecario, puede que algunos prestamistas no le concedan su solicitud sin que usted tenga una cuenta corriente o de ahorros al no



Su dinero está protegido

Cuando guarda su dinero en una institución bancaria, usted no tiene que llevar grandes cantidades de dinero a casa. El dinero que se guarda en una cuenta está asegurado por la Corporación Federal de Seguro de Depósitos (FDIC).

AYUDA CON DECISIONES
Cómo comparar servicios bancarios

Utilice esta herramienta para identificar las preguntas más importantes para usted.

1. Llene los blancos con los nombres de las tres instituciones que le gustaría comparar.
2. Responda primero a todas las preguntas de la Institución 1, seguidas de las Instituciones 2 y 3.
3. Tome notas sobre las respuestas y utilice esta herramienta para compararlas.

Comparación de instituciones bancarias

Institución 1: Institución 2: Institución 3:

Conveniencia y acceso

Pregunta	Institución 1:	Institución 2:	Institución 3:
1. ¿Me siento bienvenido?	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. ¿Está cerca de mi casa o mi trabajo? ¿Está abierto a las horas en que puedo ir? (durante el almuerzo, después del trabajo o durante los fines de semana)?	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. ¿Puedo obtener información en mi propio idioma o en un formato accesible para mí?	<input type="text"/>	<input type="text"/>	<input type="text"/>

Listas de verificación de cuentas

Asegúrese de que tiene lo que necesita para abrir una cuenta en un banco o cooperativa de crédito.

Preguntas para hacer a su representante:

Pregunte a su representante	Notas
<input type="checkbox"/> Saldo mínimo requerido para evitar cargos mensuales	<input type="text"/>
<input type="checkbox"/> Cargos mensuales por servicios	<input type="text"/>
<input type="checkbox"/> Depósito directo y si se elimina el cargo mensual	<input type="text"/>

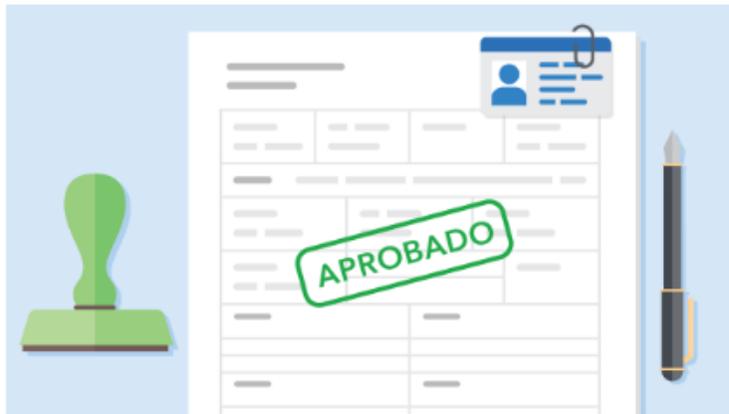
Credit



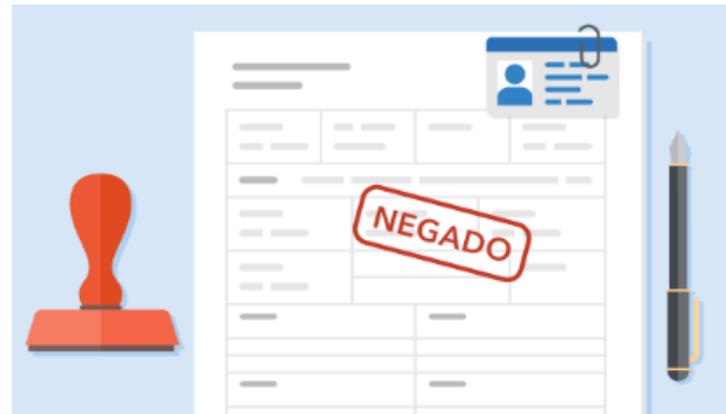
Hablemos de crédito

Todos tenemos metas financieras y sueños que queremos hacer realidad. Si desea convertir sus metas financieras en realidad, establecer y mantener un historial de crédito robusto le será de gran ayuda.

El valor de un buen historial crediticio



Un crédito favorable abre puertas financieras



El "mal crédito" crea obstáculos financieros

Homebuying

Cómo prepararse para comprar casa

Ya sea que tenga planes o lo haya considerado, contamos con la información necesaria para que algún día esté en las mejores condiciones de comprar una casa.

Featured video

Cinco pasos para prepararse a comprar casa

El comprar casa es el sueño de muchas familias, pero a veces no saben por dónde empezar el proceso. Aquí le presentamos 5 pasos a seguir para ver cómo prepararse para comprar casa.



Lo que hay que saber antes de solicitar



Bilingual Emails

Subject

Prepararse para comprar casa: Down payment decision (video)

¡Prepararse para comprar casa!



serena.villalba@cfpb.gov

Bilingual Emails

Español:

Hay muchas opciones para que usted pueda hacer el pago inicial. La cantidad de su pago inicial variará según el préstamo que elija y los requerimientos del prestamista. Por lo general, mientras mayor sea su pago inicial, menor será la tasa de interés que tendrá que pagar y tendrá más chance de ser aprobado para el préstamo.

CONSEJO: Pregúntele a su agente de bienes raíces, al ejecutivo del prestamista o a su asesor de vivienda o crédito, cómo su pago inicial afecta su tasa de interés y qué opciones tiene cuando compara diferentes préstamos.



La decisión del pago inicial

Vea cómo la cantidad de dinero que presente para el pago inicial afectará el costo de su hipoteca durante la duración del préstamo.

[Véalo ahora](#) 

serena.villalba@cfpb.gov

Prepararse Website

consumerfinance.gov/es/prepararse-para-comprar-casa/

Feedback, Questions, Bilingual Emails

serena.villalba@cfpb.gov

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Sources

- <https://slideplayer.com/slide/10355030/> (Slides 1 & 4)
- <https://www.google.com/search?q=underserved+people+images&tbm=> (Slide 2)
- https://www.google.com/search?tbm=isch&sa=1&ei=5kiRW8WdF8Xm_Qbvz72QAg&q=images (Slide 5)
- <https://www.google.com/search?biw=1280&bih=616&tbm=isch&sa=1&ei=-m2IW-> (Slide 5)
- <https://nationaldisabilitynavigator.org/wp-content/uploads/Materials/Nav11+Serving+Vulnerable+and+Underserved+Populations.pdf> (Slide 7)
- <http://www.ala.org/advocacy/intfreedom/access> (Slide 8)
- https://www.google.com/search?q=homelessness+in+america&source=lnms&tbm=isch&sa=X&ved=0ahUKEwjJrquO76bdAhVHhOAKHUz_Ch0Q_AUICygC&biw=1362&bih=634 (Slide 8)
- <https://www.google.com/search?q=university+of+north+texas+library+logo&tbm=isch&tbo=u&source=univ&sa=X&ved=2ahUKEwj3nPGe5KbdAhWKct8KHcWgB-UQ7Al6BAgDEA0&biw=1362&bih=634#imgsrc=AcxXyqtZSj22YM:&spf=1536250822711> (Slide 9)
- https://www.google.com/search?biw=1362&bih=634&tbm=isch&sa=1&ei=bUOQW5rDHcmBzwLKsg0&q=tribal+colleges+images&oq=tribal+colleges+images&gs_l= (Slide 10)
- <https://www.consumerfinance.gov/about-us/blog/introducing-our-new-bureau-seal/> (Slide 11)
- <https://www.google.com/search?q=questions+and+answers&source=lnms&tbm=isch&sa=X&ved> (Slide 12)
- https://www.google.com/search?q=wrap+up+images&tbm=isch&source=iu&ictx=1&fir=D4gupGgstpX-IM%253A%252Ce4JPYteRjc1vvM%252C_&usg=AI4 (Slide 13)



Presented By

- Yvonne D. Williams, Cataloging Specialist
Memphis Public Libraries – Yvonne.Williams@memphistn.gov
- Jane Canfield, Coordinator of Federal Documents,
Pontifical Catholic University of Puerto Rico - jcanfield@pucpr.edu
- Jennifer Rowe, Subject Librarian
University of North Texas Libraries – Jennifer.Rowe@unt.edu
- Carmen Cruz, Financial Education Program Analyst , Office of Education
Bureau of Consumer Financial Protection – carmen.cruz@cfpb.gov
- Todd Scudiere, Technical Services Librarian
LSCM, GPO - tscudiere@gpo.gov