

# Funny Money

Lessons Learned from Planning 10 Years of  
Financial Literacy Programs in Libraries

Fond du Lac (Wis) Public Library



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# Background of Fond du Lac, Wisconsin

- City population 43,000-45,000
  - Metro area ~101,000
- Education level
  - >90% high school diploma
  - <25% have Bachelor's or higher
- Unemployment rate ~2.5%
- Free/Reduced Lunch Eligible
  - 40-50% of 7,000 public school kids



- Library FAQs
  - MSW & financial lit programs since 2007
  - Annual budget \$2 million; \$300,000 materials
  - Annual circ ~640,000
  - Staff of 50 FTE

# Lessons Learned

- Lesson 1 : *Make it fun*
- Lesson 2 : Develop strong partnerships
- Lesson 3 : Seek out & try new things

Allow me to illustrate how we apply these lessons to financial literacy programs for kids and adults

# 1. Make it Fun - For Kids

- Passive programs
  - Contests: coloring, 'Dollar Design' or guess how many coins
  - Prizes: roll of coins, piggy bank, CD, 529 account
- Active programs
  - Bingo, trivia, piggy bank decorating, Big Read



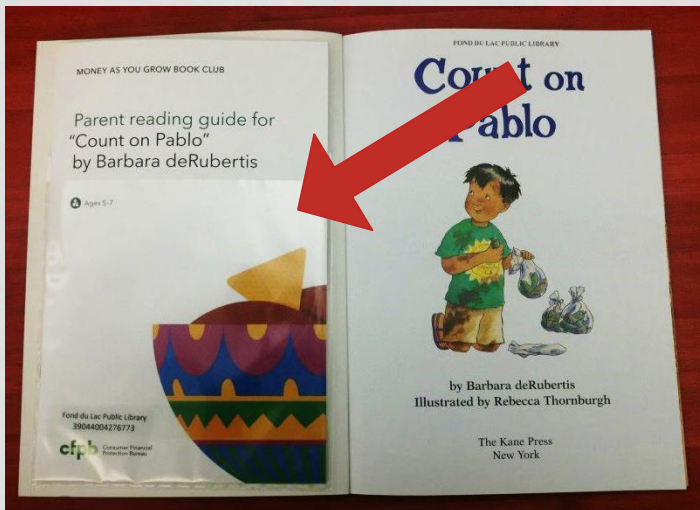
## 2. Developing Partnerships – *on behalf of kids*

- Libraries are not alone
  - Schools – FBLA high schoolers read to kids
  - Cooperative Extension
  - Teach Children to Save / Amer Bankers Assoc
    - “...opportunity for bankers to demonstrate their commitment to community by teaching young people the value of saving.”
    - <https://www.aba.com/Engagement/Pages/teach-children-save-day.aspx>
- Ask ‘for the kids’ (be specific)
  - *Can you donate \$200 for 50 copies of this book so families can continue to discuss money after our event?*
  - *Can you award and supply 8 piggy bank prizes for kids learning about saving money through our contest?*
  - Be open to adding book plates to donated copies, having a VIP ‘reader’ &/or having the kids sign a thank you poster



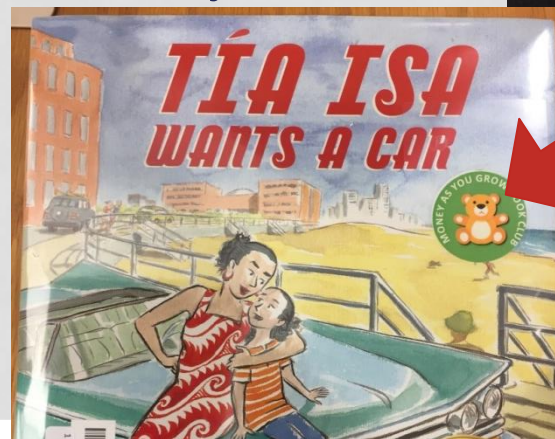
# 3. Seek Out & Try New Things – for kids

- Money As You Grow Pilot
  - Include CFPB parent guides in the kids' books for at-home program and activities
  - Eye catching display in highly visible location at the end of a picture book aisle



# Feedback & Results

- Within a few days, almost everything was checked out
- Informal parent feedback indicated they liked having discussion points and ideas for more activities
- Series statements, labels & parent guides remain in materials for next year



# 1. Make it Fun – For Adults

- People say they want (and need) budgeting, credit, identity theft, *but events always have low attendance*
  - Try inviting rehab, shelter folks to boost attendance
- Make it relevant. Make it consumer-driven.
- Great titles are **essential**.
  - How I Saved \$40,000 in a Year
  - Be a Frugal Foodie
  - Fashion for Less
  - Who Gets Grandma's Yellow Pie Plate?
  - Safe Cell (cell phone security, banking and shopping online)
  - Cutting the cable cord
  - Finding Wholesale Happiness in a Retail World
  - Fuzzy Dice, Custom Rims, and Oil Changes
  - Be Bold. Be Messy. Be an Upcycler!



# Lesson 2: Finding Partners & Presenters

- Cooperative Extension (part of USDA)
- Certified Consumer Credit Counselors ([www.nfcc.org](http://www.nfcc.org))
- Regional, State, Local Government
  - Social Security offices; Aging & Disability Resource Center; State unclaimed property; Consumer complaints office; Police dept (online safety, identity theft); FDIC
- Financial Institutions, Financial Planners, Insurance Agents
  - Credit unions; Community banks; 'National' banks; lawyers
  - **NO SELLING ALLOWED**
  - Business cards ok
  - Often have disclaimers, corporate review process
- “Enthusiasts”
  - Master gardeners; librarians; extreme couponers; upcyclers; online shoppers

# Asking Presenters & Partners

- **Don't make it harder than necessary**

- Talk with co-workers, friends, and family
  - What bill do they hate paying the most?
  - How do they save money?
- Sometimes it's a cold call –
  - Ask for community outreach/customer education dept
  - Brainstorm: What do they wish their customers knew?

- **Make the request specific**

- Can you share your expertise about \_\_\_\_\_ in a workshop for the public?
- Does presenter have radio time? Could they mention your event?

- **Community Partnership Guidebook from CFPB**

- Program ideas
- Offices to contact
- Worksheets to guide process

Home > Community Fin Ed Project Info

## Community Fin Ed Project Info Publications

To order a publication, click on the **publication title** to display that publication's ordering information.

We found 2 publications for "Community Fin Ed Project Info" category

Publications per page:  [SHOW](#)

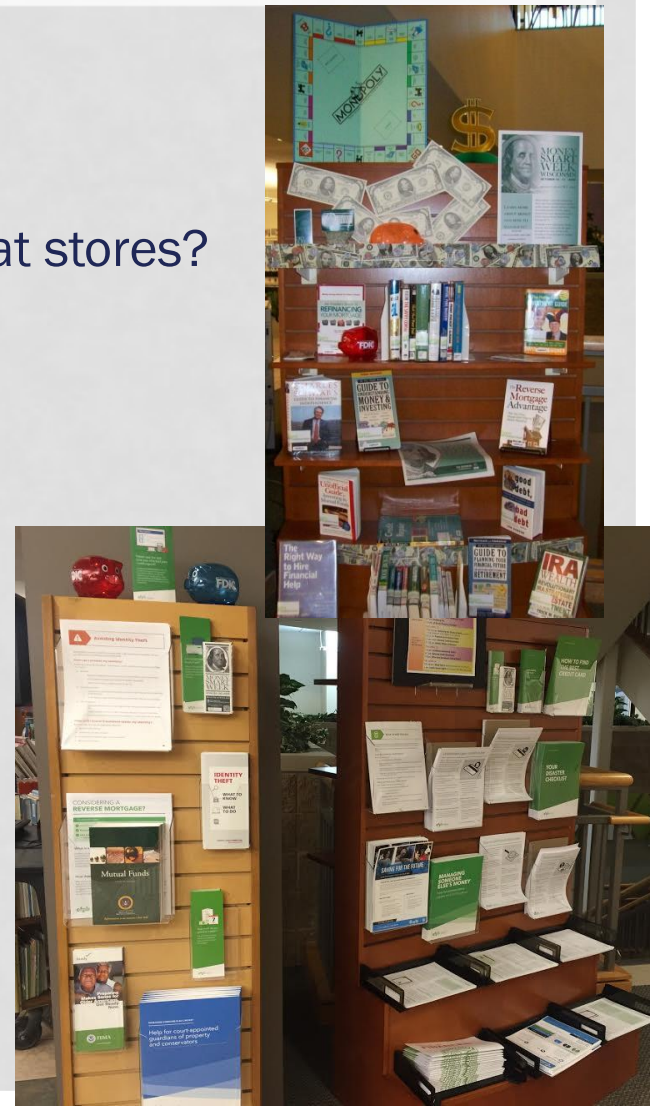
**Community financial education project fact sheet**  
[View More Details >](#)  
Fact sheet discussing goals and strategies of the project.  
**Available:** in print, as pdf  
**Language:** English  
**Cost:** Free

**Community partnership guidebook for libraries**  
[View More Details >](#)  
How libraries can build relationships to create financial education programs for their communities.  
**Available:** in print, as pdf

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# 3. Seek Out & Try New Things – *for adults*

- Listen to your community
  - What are common money issues?
  - What do you observe in restaurants? In line at stores?
- Listen to your program partners
  - What are common money issues?
- Watch for opportunities all year long
- Be the connector—how can \_\_\_ benefit people at the library?



# Final thoughts

- PR & Marketing
- Free information

# PR & Advertising

## Standard\* library PR Money Smart Week

- Press release
- Calendar (online & print)
- e-newsletter
- Poster
- Facebook
- Monthly radio interview
- Word of mouth!

← All 'Standard' +

### • Partner-paid

- Newspaper insert (double sided, letter sized 'slick')
- Newspaper ad
- Radio spots
- Billboard

\*All free

**free** classes & special events for all ages

APRIL 18-25, 2015 WISCONSIN

All events at FDL Library except \*events at Journeys at Agnesnet

<b>Mon April 20</b>	<b>10-11 am</b> <b>Making Ends Meet</b> Do you ever run short at the end of the month? Consumer credit counselor Tammy Matzloff will explain how to identify and implement a successful spending plan to help you take control of your money.	<b>11 am-noon</b> <b>You've Successfully Repay Federal Student Loans</b> Repaying student loans can be difficult. Consumer credit counselor Tammy Matzloff will explain how to identify and implement a successful spending plan to help you take control of your money.	<b>12:30-1 pm</b> <b>When I'm 65</b> Learn the best information about Social Security. Medicare Part B and Social Security Special Interest.	<b>6-7 pm</b> <b>KENTTI Business Success</b> KENTTI is a network of 31 entrepreneur resource articles.
<b>Tues April 21</b>	<b>10-11 am</b> <b>Don't Let the Government be Your Beneficiary</b> Investment agent Peggy Swanson will explain how to minimize taxes when planning estate plans or portable benefit plans and how Medicare or nursing home care can play a part.	<b>11 am-noon</b> <b>Estating Planning Strategies to Avoid Probate</b> Lester Johns Comstock will share information to help you maximize your estate and avoid probate.	<b>12:30-1 pm</b> <b>Taking the Mystery Out of Retirement</b> Do you have to retire in the next 15 years? How much money do you need? What will have much Social Security will you receive? These questions from the Chicago Public of the West, all of them will show how to figure out your retirement costs and the best way to pay for them.	<b>6-7 pm</b> <b>Streaming TV</b> Netflix, Hulu, or Amazon? Jan Mark has the answers. How to choose what to subscribe to, how to use the services, and how to make the most of them.
<b>Wed April 22</b>	<b>7:30-8 am</b> <b>Homey @ Agnesnet</b> <b>Beating the Financial Squares</b> Credit counselor Tammy Matzloff will explain how to identify and implement a successful spending plan to help you take control of your money. Register at 530-520-4961.	<b>11 am-noon</b> <b>Life Insurance Strategies to Avoid Probate</b> Consumer credit counselor Tammy Matzloff will explain how to identify and implement a successful spending plan to help you take control of your money. Register at 530-520-4961.	<b>12:30-1 pm</b> <b>Medicare Basics</b> Learned insurance agent Ann Meehan will explain Medicare options and how to choose a plan that is right for you.	<b>6-7 pm</b> <b>More programs for adults &amp; kids</b>

**Time to get MONEY SMART**  
APRIL 21-28 2015

**Highlighting**  
TUE APR 24 SOMETHING FOR EVERYONE

**1 pm**  
**The 20N Factor**  
Based on her book by the same title, Tammy Duchow will discuss 20 things that can benefit you by learning the Art of the Side Hustle. Duchow shares her secrets for getting across to Amazon's 500 million customers.

**1 pm registration, 5:30 pm program at noon registration**

**2 pm**  
**Seven Degrees of Money Smart**  
Seven common sense, yet remarkable, steps you might never have considered to get the edge on your financial future.

**2 pm**  
**Digital Death: Are You Ready?**  
If you have a mobile phone, take photos, share on Facebook, email or discuss, bank online or send a text message, then you have digital assets. (page 234 2015), what happens to them after we die? Take the steps we've seen. We die, they die.

**1 pm**  
**The Big Read**  
For both 6th and 8th graders, there's a new book. Share this year's Money Smart alternate book. There's a lot of money-related activities and enjoy the book. Every family gets a copy of the book to take home.

Useless stated activities, all events at the Fond du Lac Public Library

Find these events & more at: [fdl.org/MSW](http://fdl.org/MSW) & Facebook.com/fondduclacpubliclibrary

\*Marked on Facebook Live @ [fondduclacpubliclibrary](https://www.facebook.com/fondduclacpubliclibrary) & YouTube

More Money Smart Week events >

**MONEY SMART WEEK**  
APRIL 21-28, 2015

**It's time!**

**SPEND YOUR NIGHTS WITH US GETTING MONEY SMART**

<b>MON APR 21</b>	<b>TUE APR 24</b>	<b>WED APR 25</b>	<b>THU APR 26</b>	<b>FRI APR 28</b>
6 PM @ FDL Public Library <b>Money in Emergencies</b>	5:30 PM @ Green Dragon <b>The Art of the Side Hustle</b>	6 PM @ FDL Public Library <b>Safe Call: Shopping &amp; Banking</b>	6 PM @ Thelma Carter for the Arts <b>Tiny House Live: Panel Discussion</b>	6:30 PM @ Horace Mann High School, NHD <b>Family Movie Night</b> (\$3 movie & chance to win concession coupons)
7 PM @ FDL Public Library <b>What's In Your Credit Report?</b>	6 PM @ FDL Public Library <b>Stream This!</b>	6 PM @ FDL Public Library <b>Family Big Read</b>	6 PM @ FDL Theater <b>Money Smart @ the Movies</b> (\$5 for trivia game & movie)	

Find the full schedule at [fdl.org/MSW](http://fdl.org/MSW) - On Facebook @ Money Smart Fond du Lac County

**THURSDAY APRIL 10**

**Reducing Financial Risk in Retirement (10-11 am)**  
Whether approaching retirement or already retired, reducing financial risk in the years ahead can be very important. Review a checklist and five specific ways to reduce risk. Presented by Dan Berka, Berka Insurance & Financial.

**Reverse Mortgages: Myths & Truths (11 am-noon)**  
Is a reverse mortgage right for your? Distinguish fact from fiction to find out if you can benefit from your home's equity. Presenter: Terry Bonta of MSJ Reverse has been a specialist in reverse mortgages since 2002.

**Veterans' Benefits (3-4 pm)**  
A brief overview of state and federal benefits available to veterans and eligible dependents. Presented by Rick Patton, FDL County Veterans Services.

**Social Media Safety (3-4 pm)**  
Learn how social media, if used appropriately, could risk your personal and professional lives. Session will include information on keeping children safe online. Presented by Keywan Brown, FDL Police Dept.

**Take Control of Your Money (6-7 pm)**  
Tammy Matzloff of Consumer Credit Counseling teaches the basic tools to develop and implement a successful spending plan to help you take control of your financial matters.

**Home-Buying Basics (6-7 pm)**  
An overview of the steps to becoming a homebuyer, including the mortgage loan process. Presented by Shanna Czoschke, BMO Harris Bank.

**Credit Reports: Why They're Important and How to Improve Yours (7-8 pm)**  
Your credit score and the accuracy of your credit report are important to you. Join Tammy Matzloff of Consumer Credit Counseling to learn how to improve your score, check up your credit and how to obtain a free copy of your credit report.

**FRIDAY APRIL 11**

**Shred Fest (9 am-1 pm)**  
Watch your old documents turn into confetti! Convenient drive-through drop-off in the FDL Public Library downtown parking lot.

Thank you Fond du Lac Money Smart Committee • Federal Reserve Bank of Chicago • Wisconsin Dept. of Financial Institutions

**Money Smart Week kids events for**  
AT FOND DU LAC PUBLIC LIBRARY

**SATURDAY APRIL 5**  
**The Big Read**  
(12 pm) Join us for stories, music, and fun. Each family will get a free copy of *Curious George Saves His Pajamas* to take home. For families with children ages 12 and younger.

**MONDAY APRIL 7**  
**Scout Night**  
(4-7 pm) Girl and Boy Scouts in grades 2-5 will learn about saving and spending to earn a special Money Smart Week Wisconsin patch, Troops, packs and dens are encouraged to register by calling the library Children's Desk at (920) 322-9940.

**THURSDAY APRIL 10**  
**Penny the Pig**  
(4-5 pm) Meet a very special bank. Penny has four sides: save, spend, donate and invest. How much will you put in each one? Every child will decorate and take home a Penny the Pig bank. For families with children ages 3-11.

**Curious George Saves His Pajamas**

**MONEY SMART WEEK WISCONSIN**

## Library designs PR

- NO individual logos
- Partners listed



# Parent Guides & More Free Publications

<https://pueblo.gpo.gov/CFPBLibs/CFPBLibsPubs.php>

Home | Help | FAQs | [List All Publications Available for Ordering](#)



Consumer Financial Protection Bureau

## Free Publications for Libraries

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

The mission of the Consumer Financial Protection Bureau is to make markets for consumer financial products and services work for consumers by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives.

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

In most cases, you may order up to 1,000 free copies of each publication. If you need further assistance, contact [aroybal@gpo.gov](mailto:aroybal@gpo.gov).

Please allow 3-4 weeks for delivery.

**SEARCH FOR PUBLICATIONS BY:**


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**CATEGORIES:**

- > Bookmarks
- > Budgeting, Saving & Spending
- > Community Fin Ed Project Info

**Paying more than the minimum save you money bookmark**



Bookmark inviting consumers to ask their librarian for ways to learn about credit and use it effectively.

[Order this publication >](#)



MONEY AS YOU GROW BOOK CLUB

Parent reading guide for "Sheep in a Shop" by Nancy Shaw

AGES 4+



# Speaking of Money Smart Week...

MSW 2019

March 30 – April 6, 2019

This is early! Before National Library Week!

Watch [moneysmartweek.org](http://moneysmartweek.org) for information

Order early for free bookmarks, parent guides,  
information/brochures from CFPB