

# RUSA Financial Literacy Interest Group

- Are you interested in financial literacy at your library?
- FLIG is a group for librarians in any type of library who are interested in financial literacy resources for their patrons
- Two ways to join:
  - ALA members, join us via ALA Connect ([connect.ala.org](http://connect.ala.org))
  - Not an ALA member? Join our mailing list for updates. Email [ELM43@psu.edu](mailto:ELM43@psu.edu) to be added

# Online Programs and Resources

- Bi-monthly webinars
  - Free webinars for FLIG members and interested librarians
  - Notifications sent via the email list and ALA Connect
  - Recordings available for ALA members
  - Next webinar: Wednesday, May 12 @ 3pm eastern: Managing Someone Else's Money with Johnna Schultz of Effingham Public Library and CFPB
- Programming Librarian Blog
  - Monthly series at [programminglibrarian.org](http://programminglibrarian.org)
- LibGuide: <https://libguides.ala.org/finra-ore/personalfinance>
  - Curated resources to support financial literacy at your library

# Conference Programs

- Pre-COVID conferences typically have a discussion with a featured speaker; free pre-conferences sponsored by CFPB
- No virtual program at ALA Annual 2021
  - We plan to have a free webinar this summer; join the mailing list for details
- Looking forward to in-person events in 2022!



**Plano**  
Public  
Library

*A Service of the City of Plano*

# Financial Literacy for Kids

**Andrea Cabrera, MLS**

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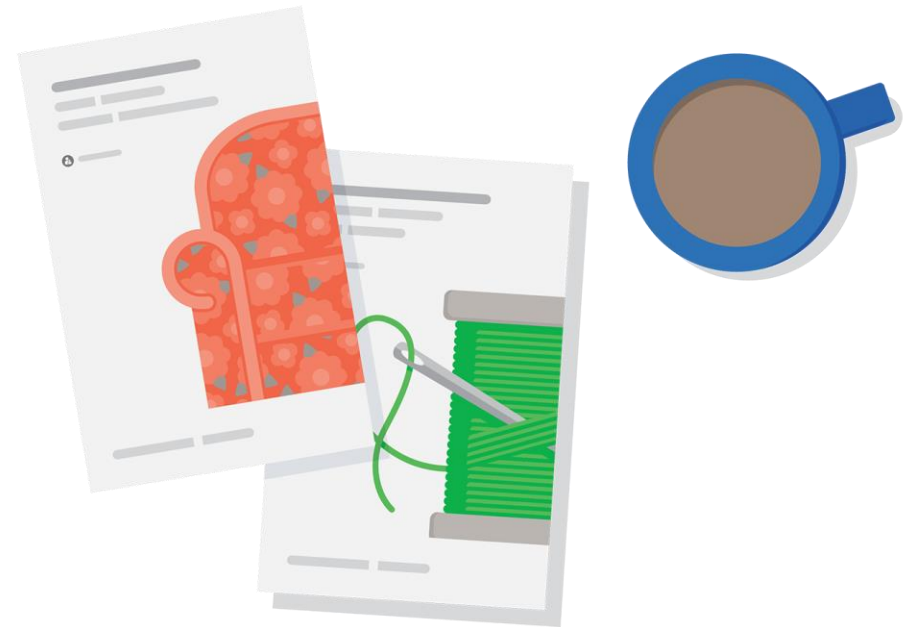
# Goals

- Begin and support family conversations around money
- Expand and promote PPL financial collection for youth
- Offer experiential programs



# Financial literacy resources for patrons

- Money As You Grow Book Club booklets
- Expanded youth financial collection
- Money Smart webpage



# Art Shop

- Play money: \$5
- Budgeting, planning, and teamwork
- STEAM programming tie-in



# Money As You Grow Storytime

- Designed for ages 4-7
- Incorporated Money As You Grow Bookshelf titles
- Three sessions
  - What is money?
  - Saving and Spending
  - Earning





# Money As You Grow Storytime: What is Money?

- *Lemonade in Winter* flannel
- Money math and fun facts
- Money STEAM kit station



# Saving and Spending

- Three Little Dollars Flannel
- Simplified Art Shop



# Earning

- Restaurant station
- Outdoor and indoor chores
- Money STEAM kit station



# Takeaways

- Incorporate credible resources
- Adapt to the audience
- Involve the whole family
- Spark conversations for continued learning



# Money As You Grow Family Program



- Large event with multiple stations
- Connect families with resources
- Continued conversations at home



# Impact of Programming

## Community Response

**"If you plan to manage your money differently, what will you change?"**

*"Involving my children in the discussion of expenses, budgeting, and planning."*

*"Show my children how to budget and where money comes from."*

*"Create a budget and include my kids. Follow through with the budget and have the kids decide if items are a want or a need...help them determine the difference."*





# Plano Public Library

*A Service of the City of Plano*

## Questions?

*Andrea Cabrera, Public Services Librarian*

*Andreaca@plano.gov*

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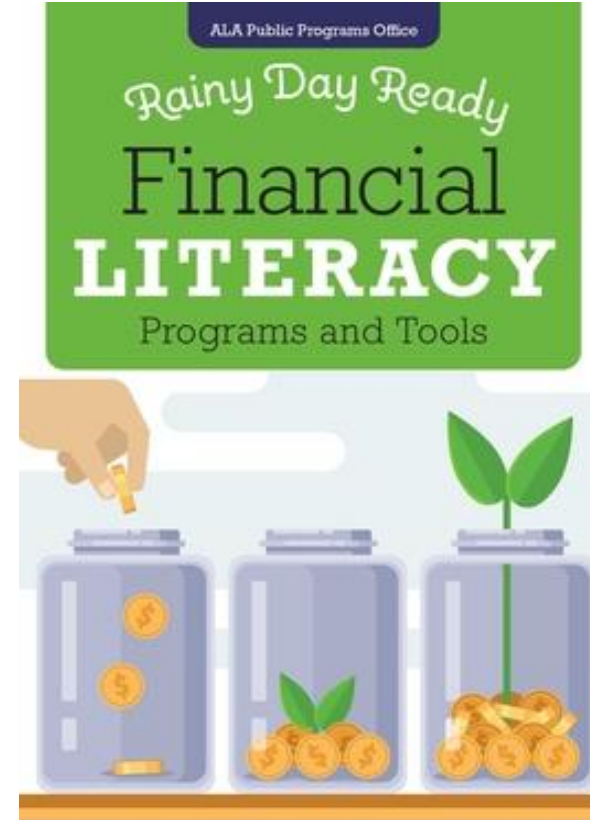
# Links



[City Livability - Plano, TX](#)



[Plano Public Library Money Smart](#)



EDITED BY MELANIE WELCH AND PATRICK HOGAN  
[Rainy Day Ready:  
Financial Literacy Programs  
and Tools](#)



# Building Youth Financial Capability

March 18, 2021



# Contact Information

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# Disclaimer

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

*This document is being 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.*

# Background on the CFPB

Who we are

# Our mission

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The Consumer Financial Protection Bureau (CFPB) is a 21st century agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives. Learn more at [consumerfinance.gov](https://consumerfinance.gov).

# We work to:

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- **Empower**

We create tools, answer common questions, and provide tips that help consumers navigate their financial choices and shop for the deal that works best for them.



- **Enforce**

We take action against predatory companies and practices that violate the law and have already returned billions of dollars to harmed consumers.



- **Educate**

We encourage financial education and capability from childhood through retirement, publish research, and educate financial companies about their responsibilities.

# What is financial well-being?

# What is financial well-being?

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- **Financial well-being:** a state of being wherein a person can fully meet current and ongoing financial obligations, can feel secure in their financial future, and is able to make choices that allow them to enjoy life.
  - It is not how much you earn, it is about being able to make decisions with the money you have to allow you to experience peace of mind.

**Financial capability** is the capacity—based on knowledge, skills, and access—to manage financial resources effectively

Source: The goal of financial education, Consumer Financial Protection Bureau (2015), available at [http://files.consumerfinance.gov/f/201501\\_cfpb\\_report\\_financial-well-being.pdf](http://files.consumerfinance.gov/f/201501_cfpb_report_financial-well-being.pdf)



# The four elements of financial well-being

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- The CFPB created a first ever consumer-driven definition of personal financial well-being for adults
- Our research suggests that there are four elements of financial well-being:

	Present	Future
Security	Control over your day-to-day, month-to-month finances	Capacity to absorb a financial shock
Freedom of choice	Financial freedom to make choices to enjoy life	On track to meet your financial goals



# Where and when during childhood and adolescence do people acquire the foundations of financial capability?

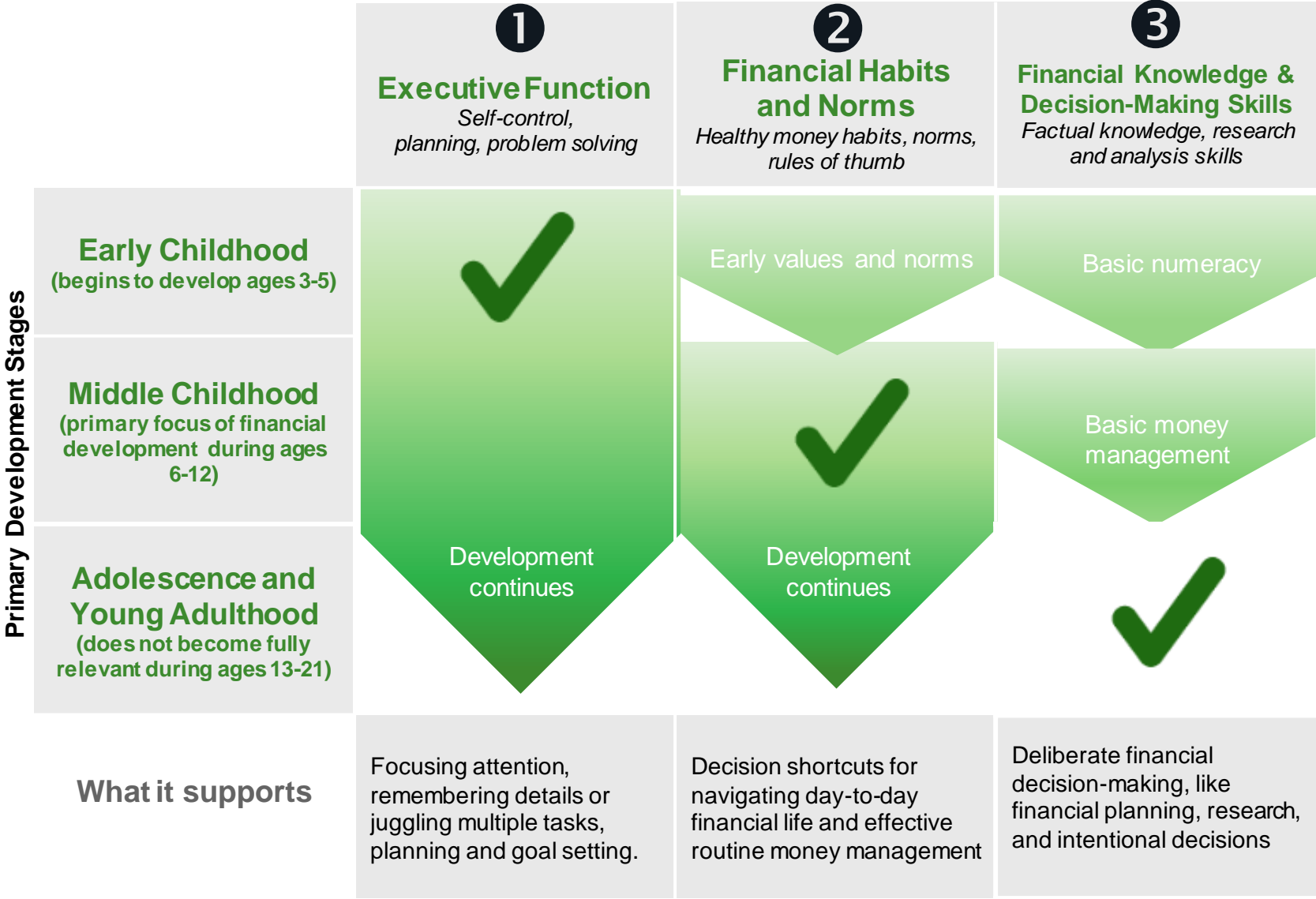
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- We researched the childhood origins of financial capability and well-being
- We have identified how, when, and where youth acquire critical attributes, abilities, and opportunities that support the development of financial well-being
- We have created a developmentally informed, skills-based model

## Three Building Blocks of Financial Capability



# Three building blocks of youth financial capability



# CFPB youth financial education resources

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Young children

(ages 3 – 5)



School-age to  
preteens

(ages 6 – 12)



Teens to young  
adults

(ages 13 – 21)



# Money as You Grow: For parents and caregivers

## Money as You Grow: Help for parents and caregivers

No need to be a money expert—the tips and activities here can help your children’s money skills, habits, and attitudes grow.



### **Developing executive function**

Make it easy for parents and caregivers to find tools, activities, and information



### **Building money habits and values**

- New home for the popular moneyasyougrow.org site
- And more: blog posts, social media outreach, and e-mail



### **Practicing money skills and decision-making**



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[www.consumerfinance.gov/money-as-you-grow](http://www.consumerfinance.gov/money-as-you-grow)

# For young children: Money sort activity

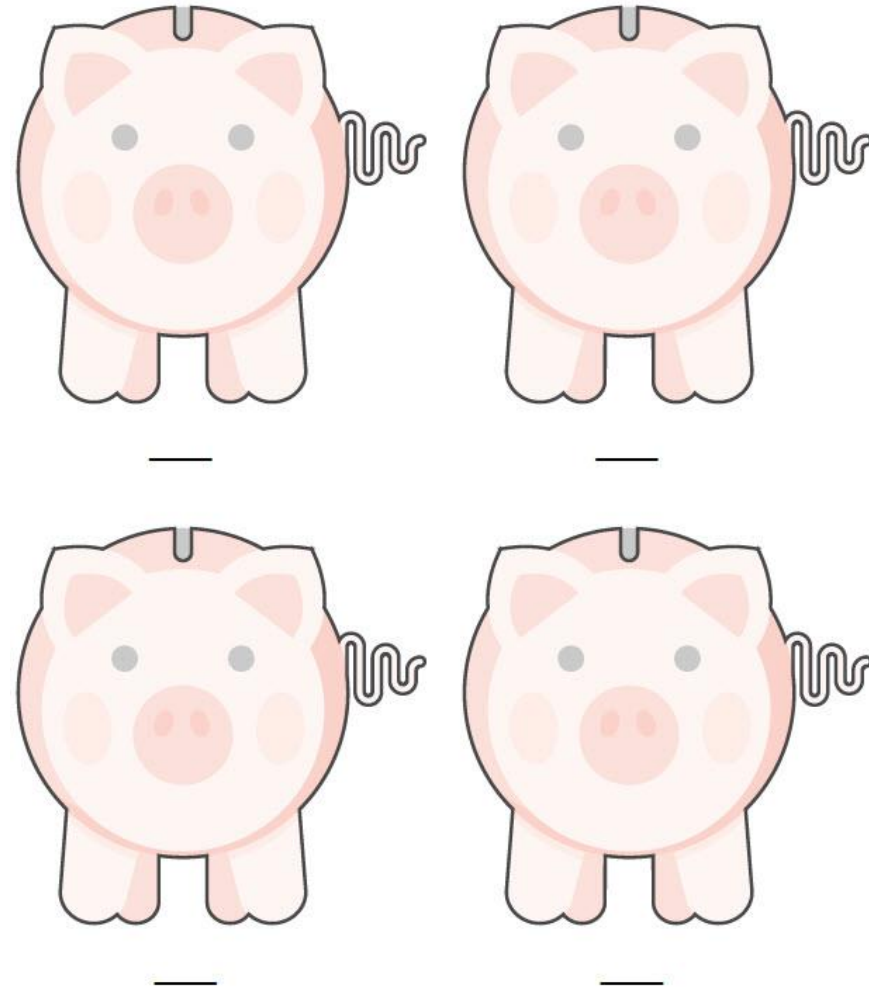
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## ▪ The activity

- For pre-elementary age children (sort)
- For older toddlers (count)
- For children in pre-K (total and sort)
- For children in Kindergarten (spending plans)

## ▪ Things to talk about

- When we buy things online, we're using money— even though we can't see or touch it.



# For young children: Surprise Money Gift activity

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- Have the child pretend they have just received a surprise gift of \$100.
- Ask them what they would do with the money. Then, talk about whether your child was going to save the money, use it for something they needed, use it for something they wanted, or something else.
- Talk about whether they would have spent the money differently if they had worked to earn the \$100 or if they had borrowed the \$100?



SUGGESTED FOR USE WITH THE FOLLOWING BOOKS:



Ox-Cart Man



The Berenstain Bears'  
Trouble with Money



Those Shoes

# Money as You Grow Bookshelf

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**Alexander, Who Used to Be Rich Last Sunday**  
by Judith Viorst



**A Bargain for Frances**  
by Russell Hoban



**The Berenstain Bears & Mama's New Job**  
by Stan and Jan Berenstain



**The Berenstain Bears Trouble with Money**  
by Stan and Jan Berenstain



**My Rows and Piles of Coins**  
by Tololwa M. Mollel



**Ox-Cart Man**  
by Donald Hall



**Sheep in a Shop**  
by Nancy Shaw



**A Chair for My Mother**  
by Verna Williams



**Count on Pablo**  
by Barbara deRubertis



**Curious George Saves His Pennies**  
by Margaret and H.A. Rey



**Just Shopping with Mom**  
by Mercer Mayer



**Lemonade in Winter**  
by Emily Jenkins



**But I've Used All of My Pocket Change**  
by Lauren Child



**How Much Is That Doggie in the Window?**  
By Bob Merrill



**The Rag Coat**  
by Lauren Mills



**Those Shoes**  
by Maribeth Boelts



**Tia Isa Wants a Car**  
by Meg Medina



**Jingle Dancer**  
by Cynthia Leitich Smith



**Sally Jean, the Bicycle Queen**  
by Cari Best



**Sam and the Lucky Money**  
by Karen Chinn



**The Purse**  
by Kathy Caple



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[consumerfinance.gov/money-as-you-grow/bookshelf/](https://consumerfinance.gov/money-as-you-grow/bookshelf/)



# Money as You Grow Bookshelf: Parent Guides



## What's inside the guides:

- The story
- Key ideas
- Something to think about
- Before you read
- Something to talk about
- Something to do (age specific)



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[consumerfinance.gov/consumer-tools/money-as-you-grow/bookshelf/](https://consumerfinance.gov/consumer-tools/money-as-you-grow/bookshelf/)

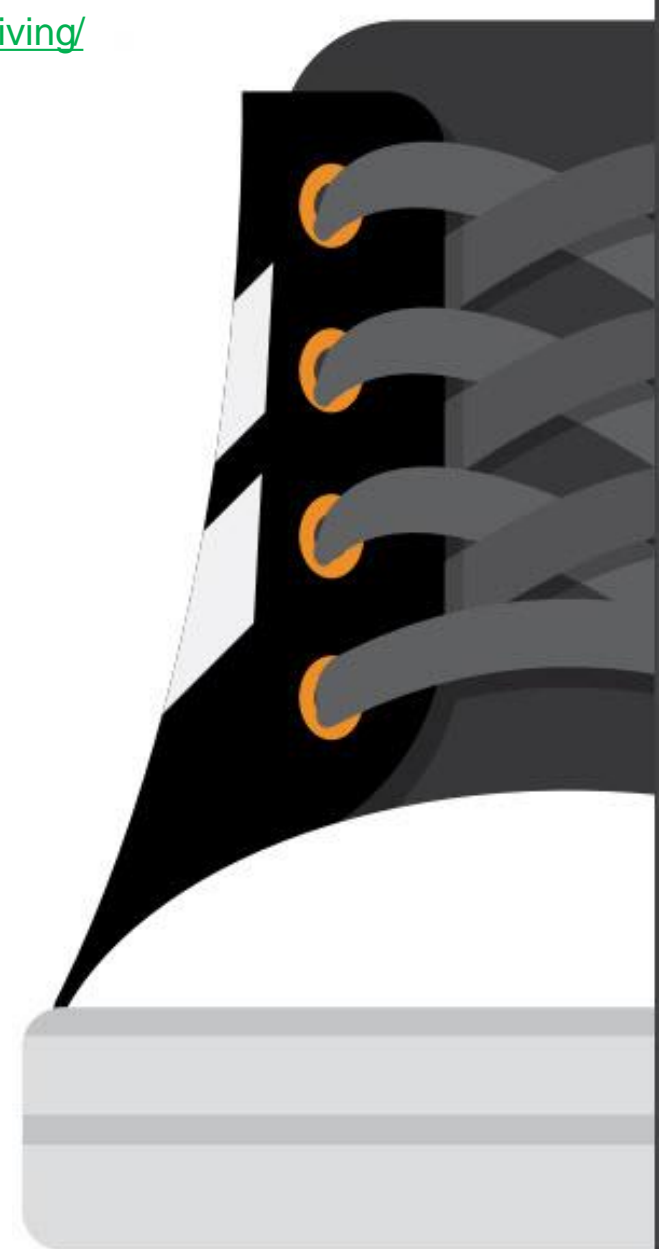
# “Those Shoes” by Maribeth Boelts

[consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/teach/activities/practicing-giving/](https://consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/teach/activities/practicing-giving/)

See what happens when Jeremy prioritizes buying a pair of black high tops. In a story for 5 – 8 year olds teaching them about prioritizing, sharing and borrowing.

## ■ Key Ideas

- Prioritizing – arranging things in order of their importance to us.
- Sharing and borrowing – can be explained to kids as the difference between lending and giving something away.
- Staying true to yourself - Knowing what’s important to you and not comparing yourself to others can help you feel good about your decisions.



# For school age children: Talk about money choices, big and small

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## Common family events can lead to money talks

### Getting a pet

Having a pet join your household can feed interest in talking about money.

[Talk about getting a pet](#)

### Buying a car

Getting new transportation can drive a whole new money conversation.

[Talk about buying a car](#)

### Paying with a credit card

Swiping a credit card instead of using cash or checks can charge up a conversation.

[Talk about paying with a credit card](#)

### Moving to a new home

Moving out of your old home and into a new one can open the door to a money talk.

[Talk about moving to a new home](#)

### Paying bills

Taking care of household expenses can spur a money management conversation.

[Talk about paying bills](#)



# Our Youth Financial Education webpage

Consumer Education ▾

Rules & Policy ▾

Enforcement ▾

Compliance ▾

Data & Research ▾

News ▾

## Teaching and learning strategies

Incorporate the building blocks of financial capability into your classroom and assess student progress toward key milestones.

[Teach the building blocks](#)

## A developmental model

The Bureau's framework for how youth acquire the building blocks of financial capability from K to 12 helps educators reach youth at pivotal points in their development.

[Learn about the building blocks](#)

## Research and resources

The Bureau supports educators and community leaders by conducting research and developing resources to improve financial education and support evidence-based policy and program decisions.

[Discover research and resources](#)

## Engaging classroom activities

Find activities that can help you teach the building blocks of financial capability across the curriculum.

[Find financial literacy activities](#)

## Financial education curriculum review

Use the Bureau's evidence-based tool to review and compare financial education curricula so you can choose the one that best meets the needs of your students and classrooms.

[Conduct a curriculum review](#)

## Printed copies of materials

The Bureau provides information, tools, and resources that lead to more effective design and delivery of financial education. You can download or order these materials from our publications page.

[Access free printed copies of materials](#)

## ■ Access and read our research and reports on:

- The Building Blocks of Financial Capability
- Building Blocks Measurement Guide
- Advancing K-12 Financial Education

## ■ Search for activities to use in the classroom

## ■ Take the journey to financial well-being

[consumerfinance.gov/youth-financial-education](https://consumerfinance.gov/youth-financial-education)

# Find youth financial literacy activities

Consumer Education ▾

Rules & Policy ▾

Enforcement ▾

Compliance ▾

Data & Research ▾

News ▾

Topic ▾

- Earn ▾
- Save and invest ▲
  - Building emergency savings
  - Choosing how to save
  - Investing
  - Saving for college
  - Saving for long-term goals
  - Saving for short-term goals
- Protect ▾
- Spend ▲
  - Budgeting
  - Buying things
  - Paying bills
  - Paying for college
- Borrow ▾



Filter results by

Narrow your search by selecting specific activity features.

Building block ▾

- Executive function
- Financial habits and norms
- Financial knowledge and decision-making skills

School subject ▾

- CTE (Career and technical education)
- English or language arts
- Fine arts and performing arts
- Math
- Physical education or health
- Science
- Social studies or history
- World languages

Topic ▾

- Earn ▾
- Save and invest ▾
- Protect ▾
- Spend ▾
- Borrow ▾

Audience

Grade level ▾

Age range ▾

Student characteristics ▾

Activity characteristics

Activity type ▾

Teaching strategy ▾

Bloom's Taxonomy level ▾

Activity duration ▾

National standards

Council for Economic Education ▾

JumpStart Coalition ▾



[Talking with your family about paying for higher education](#)

UPDATED MAR 14, 2019

★ Ideal for: High school (9-10), High school (11-12)

Through Internet research, students build their awareness of scholarships, grants, loans, and work-study options and then share their findings with a parent or guardian.

**KEY INFORMATION**

**Topic:** Save and invest (Saving for college), Spend (Paying for college), Borrow (Getting loans)

**Activity duration:** 15-20 minutes

**BUILDING BLOCK**

- ⚙ Executive function
- 📖 Financial knowledge and decision-making skills

[consumerfinance.gov/youth-financial-education/teach/activities/](https://consumerfinance.gov/youth-financial-education/teach/activities/)

# Find youth financial literacy activities

Consumer Education ▾

Rules & Policy ▾

Enforcement ▾

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Data & Research ▾

News ▾

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- Math
- Physical education or health
- Science
- Social studies or history
- World languages

### Topic

- Earn ▾
- Save and invest ▾
- Protect ▾
- Spend ▾
- Borrow ▾

## Activity characteristics

### Activity type

- Individual
- Small group
- Storytime
- Whole class

## Audience

Grade level +

Age range +

Student characteristics +

## Activity characteristics

Activity type +

Teaching strategy +

Bloom's Taxonomy level +

Activity duration +

## National standards

Council for Economic Education +

Jump\$Start Coalition +



## Identifying the missing credit score category

UPDATED SEP 25, 2018

★ Ideal for: High school (9-10), High school (11-12)

After reviewing basic facts about the lending process and credit scores, students play a game to reinforce their understanding of what goes into a credit score.

### KEY INFORMATION

Topic: Borrow

Age range: 13-15, 16-19

Bloom's Taxonomy level: Remember

### BUILDING BLOCK

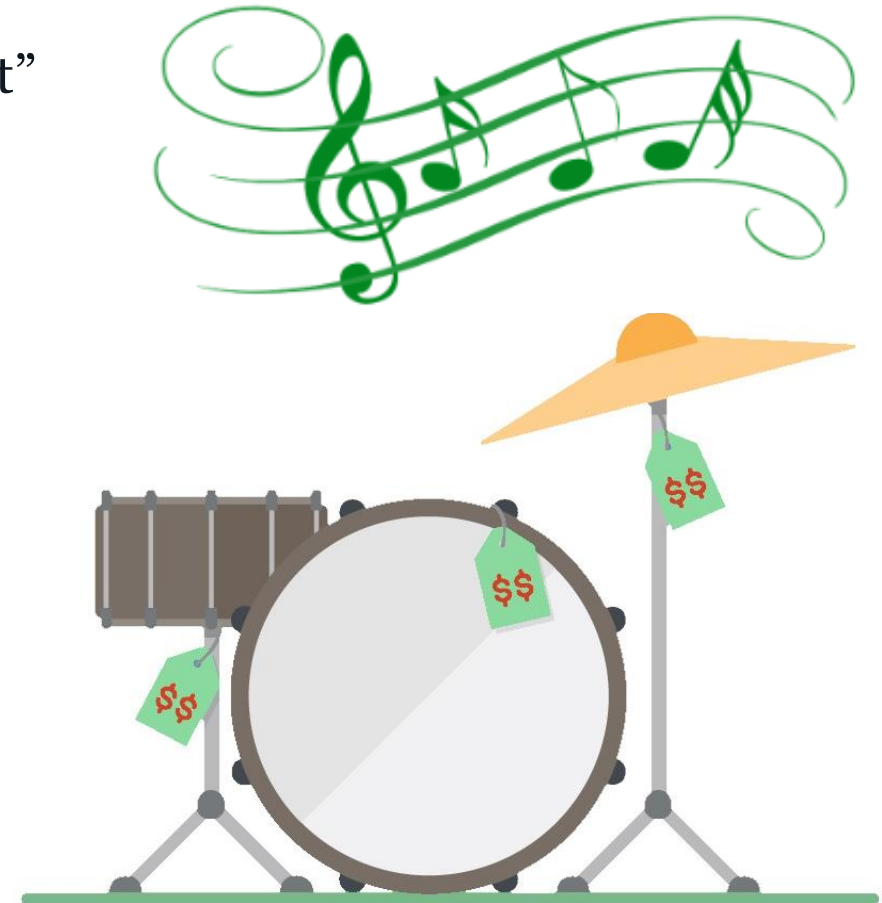
📌 Financial knowledge and decision-making skills

[www.consumerfinance.gov/teach-activities](http://www.consumerfinance.gov/teach-activities)

# New for school age children: Singing a song about saving

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- Students review why it is important to save money.
- Sing these lyrics to the class to the tune of “Row Your Boat”
  - Save, save, save money
  - At home or in a bank
  - When you meet your future goals
  - It's your savings you should thank!
- With younger children, the activity can focus on them learning the song, with older children you can challenge them to write new words about savings to a familiar tune.



# Building block activities resource list

[consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/resources-research/building-block-activities-resources/](https://consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/resources-research/building-block-activities-resources/)

Our youth financial education activities occasionally include links to helpful tools, information, and materials from other agencies and organizations.

- You can search these resources by the MyMoney Five principles for managing money – Earn, Save and Invest, Protect, Spend, and Borrow.

## Earn

Careers and jobs	Show +
College and financial aid	Show +
Social Security	Show +
Taxes	Show +
General government financial resources	Show +

## Save & Invest

College & financial aid	Show +
Interest	Show +
Investments	Show +
General government financial resources	Show +

## Protect

Credit	Show +
Identity theft and fraud	Show +
Investments	Show +
Safety	Show +



# Money Monster stories

The Money Monsters are a group of creatures who are new to our universe. That means they need to learn about many important things like school, friendship, and financial literacy. These booklets are available as ePub or PDF files.



Money Monsters Learn to Save



Money Monsters Learn about Careers



Money Monsters Learn to Become Good Borrowers



Money Monsters Learn What Things Really Cost

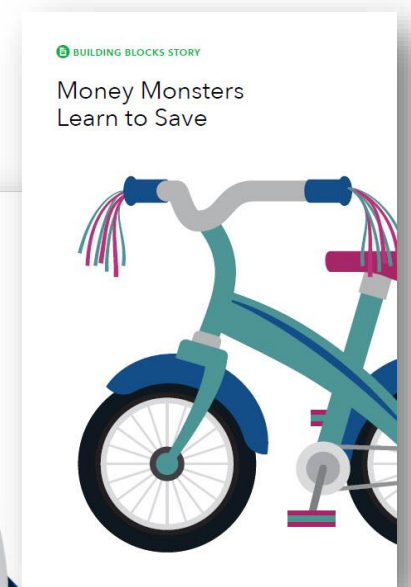
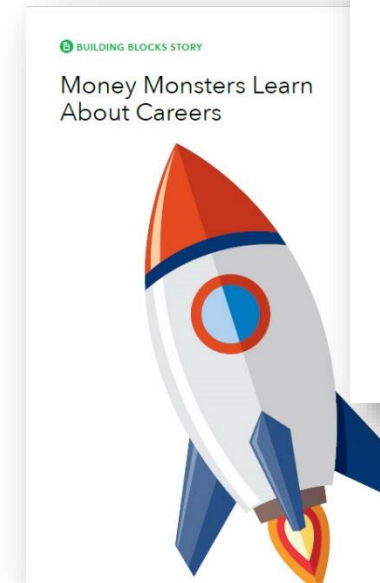


Money Monsters Learn to Protect Their Things

[www.consumerfinance.gov/money-monsters-stories](http://www.consumerfinance.gov/money-monsters-stories)



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Protection Bureau



# Try an activity: Creating a savings first aid kit – step one

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- Unexpected financial emergencies, such as car repairs or medical bills, can be difficult to manage. Having savings set aside can help you establish a savings first aid kit to handle financial emergencies.
- Brainstorm unexpected expenses that you or someone you know might face.

Even small amounts add up  
Whether you want to put money aside  
for unexpected expenses or make a  
plan to save for your future goals, we  
have resources that can help.



[consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/teach/activities/creating-savings-first-aid-kit/](https://consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/teach/activities/creating-savings-first-aid-kit/)

# Try an activity: Creating a savings first aid kit – step two

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- Are these unexpected expenses a financial emergency or something you have some time to pay for?
- What expenses can you give up to help you build your savings?

Even small amounts add up  
Whether you want to put money aside  
for unexpected expenses or make a  
plan to save for your future goals, we  
have resources that can help.



[consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/teach/activities/creating-savings-first-aid-kit/](https://consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/teach/activities/creating-savings-first-aid-kit/)

# Try an activity: Bouncing ball money choices (Money Circles)

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- The people around us help shape the way we think and feel about money.
  - Your “money circle” is your family members, friends, and other people in your life who influence your decisions about money.
  - While you’re learning about how to handle your finances, it can be helpful to have conversations about the feelings and relationships that help shape how you think about money.



Saver



Spender



Planner



Impulsive



Worrier



Confident

# Order our publications

## CFPB Bulk Publications

Order FREE Consumer Financial Protection Bureau Publications.

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.

You may download publications by clicking on each title. Adobe Acrobat Reader is required to view the publications and is available for download at: <http://get.adobe.com/reader>

In most cases, you may order up to 200 free copies of each publication. All publications are free from the CFPB. If you need larger quantities, contact [aroybal@gpo.gov](mailto:aroybal@gpo.gov)

For single copies or small quantities, place your order for [pueblo.gpo.gov](http://pueblo.gpo.gov).

Please allow 3-4 weeks for delivery.

<https://go.usa.gov/xG3Z4>

## Order new youth financial education print publications

- Money Monster story booklets
- Bookmarks
- Posters
  - Options for storing your savings
  - Understanding credit scores
  - Keep your social security number safe
  - What is debt?
  - Learn coins and dollar bills
  - What is insurance?
  - What's your money style?
  - How to read a pay stub

**SEARCH FOR PUBLICATIONS BY:**

Category:  Format:  Language:  Enter Search Text:

**CATEGORIES:**

- > Contacting CFPB
- > Accounts
- > Audio
- > Credit
- > Managing Someone Else's Money
- > Money As You Grow
- > Money Management
- > Money Smart for Older Adults
- > Mortgages

Home > Youth Financial Education

### Youth Financial Education Publications

The Youth Financial Education category contains publications grouped by topics. Choose any of the topics listed below to narrow your search for a specific publication.

#### Youth Financial Education Topics

- [Bookmarks](#)
- [Classroom Posters](#)
- [Money Monsters Stories](#)
- [Teaching Guides](#)
- [Youth Financial Education](#)
- [Youth Financial Education Reports](#)



# Try a youth financial literacy activity

Consumer Education ▾

Rules & Policy ▾

Enforcement ▾

Compliance ▾

Data & Research ▾

News ▾

## Sequencing a story about borrowing

UPDATED AUG 28, 2020

Students listen to a story about borrowing and then sequence picture cards so they can use them to retell the story.

### Big idea

It's important to be a good borrower.

### Essential questions

- What should you do when you borrow something?
- Why is it important to follow directions when you borrow something?

### Objectives

- Understand the importance of being a good borrower
- Explore what makes someone a good borrower


### What students will do

- Listen to a story about borrowing.
- Sequence the story picture cards and use them to retell the story's beginning, middle, and end.

### Key information for this activity

#### Building block

[\(What are the building blocks?\)](#)

 Financial knowledge and decision-making skills

#### School subject

English or language arts

#### Topic

Borrow (Getting loans)

#### Audience

**Grade level:** Elementary school (K-1)

**Age range:** 5-7

**Student characteristics:** English language learners, Special education, Low income

#### Activity characteristics

**Activity type:** Small group, Storytime

**Teaching strategy:** Direct instruction

**Bloom's Taxonomy level:** Remember, Understand

# Money Monster stories

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The Money Monsters are a group of creatures who are new to our universe. That means they need to learn about many important things like school, friendship, and financial literacy. These booklets are available as ePub or PDF files. <https://go.usa.gov/xG3Z4>



# Money Monsters Learn to Save

[consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/teach/activities/learning-save-money-monsters/](https://consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/teach/activities/learning-save-money-monsters/)

- Foozil and Gibbins each try to meet their goal of getting a bike
- Readers will learn how to save money to achieve a goal
- One K-3 activity to teach to this story is “Learning to save with Money Monsters”
  - In the activity students listen to a story about saving money and then apply their learning using paper puppets.





# Money Monsters Learn about Careers

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[consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/teach/activities/choosing-career/](https://consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/teach/activities/choosing-career/)

- Gibbins and Foozil learn about the difference between jobs and careers
- Gibbins and Foozil think about what they like to do and what they are good at to identify what careers might be good for them in the future
- One grade 3-5 activity to teach to this story is “Choosing a career”
  - Students identify their interests and talents after reading a story about characters who explore careers connected to things they like to do.



# Money Monsters Learn to Become Good Borrowers

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[consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/teach/activities/sharing-story-about-borrowing/](https://consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/teach/activities/sharing-story-about-borrowing/)

- Gibbins and Foop learn about money and borrowing
- Foop learns what it means to be responsible with things he borrows
- One grade 2-5 activity to teach to this story is “Sharing a story about borrowing”
  - Students learn that when we borrow something, it’s important that we take care of it and return it on time.



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# Money Monsters Learn What Things Really Cost

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[consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/teach/activities/making-spending-choices/](https://consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/teach/activities/making-spending-choices/)

- Gibbins reviews his choices for getting a pet
- Gibbins' friends explain the difference between needs and wants
- One grade K-3 activity to teach to this story is “Making spending choices”
  - Students learn about reviewing options before you decide how to spend your time and money.



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Protection Bureau

# Money Monster Learn to Protect Their Things

[consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/teach/activities/exploring-ways-protect-whats-important/](https://consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/teach/activities/exploring-ways-protect-whats-important/)

- Foozil and Gibbins learn to protect their money while they're carrying it
- Readers learn about protecting our money and other things that are important to us
- One grade K-5 activity to teach to this story is “Exploring ways to protect what’s important to us”
  - Students draw a picture and answer open-ended questions based on a story about protecting ourselves and our property.



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