

April 2018

Financial Literacy Month



Help Your Patrons Save Money

Since 2004, April has been designated by congress as “Financial Literacy Month” to “raise public awareness about the importance of personal financial education in the United States - and the serious consequences that may result from a lack of understanding about personal finances.” In response, educators, non-profit groups, and government agencies have developed a variety of resources that help educate individuals of all ages and families of all sizes improve their financial knowledge. Here are a few resources highlighted for 2018:

Consumer.gov

Purposefully written in very simple language, this website developed by the Federal Trade Commission (FTC) offers the basics of understanding money, credit, banking, scams, and more.

[Money Smart Week](#)

Participate in “Money Smart Week @ Your Library,” a national initiative between the ALA and the Federal Reserve Bank (Chicago) to provide financial literacy programming to help members of your community better manage their personal finances.

[Free Publications for Libraries](#)

Free financial education materials you can share with patrons or use in presentations. All materials are free from the Consumer Financial Protection Bureau (CFPB) and other government agencies. Order up to 1,000 free copies of each publication, each available in English and Spanish.

[Money Matters](#)

A comprehensive personal finance website sponsored by the Federal Trade Commission (FTC). Education categories include: Scam Watch, Credit Cards, Managing Your Money, Dealing with Debt, Your Home, and Jobs. Bulk orders of materials are available.

[Stay Connected](#)

Subscribe to a monthly e-newsletter called Penn Corner published by the Federal Trade Commission (FTC) that highlights the work the FTC is doing in regards to consumer protection and features free resources to help you avoid fraud.

[MyMoney.gov](#)

A website developed by the congressionally chartered Federal Financial Literacy and Education Commission. The website is dedicated to teaching all Americans the basics about financial education.

[Smart Investing @ Your Library](#)

A partnership between the FINRA Investor Education Foundation and the American Library Association (ALA) offers grant opportunities for public libraries to enhance their financial literacy programming. The program also provides great resources and tools to download and share with patrons.

[Buying a Home](#)

A toolkit with general and state-specific information about topics regarding home buying. The website provides free resources to guide consumers through the nine key steps to buying a home.

[Taking the Mystery Out of Retirement Planning](#)

Available in both English and Spanish, this online version of *Taking the Mystery Out of Retirement Planning* includes interactive worksheets that you complete as you read each chapter. You can download the fully-illustrated 62-page PDF narrative or call 1-866-444-3272 to order copies.

[Retirement Toolkit](#)

This toolkit includes a list of publications and interactive tools to help in planning, plus information on how to contact the three federal agencies involved in key elements of retirement planning and security (Department of Labor, Social Security Administration, and the Centers for Medicare & Medicaid Services) with specific questions.

Financial Literacy



[**Introducing the New LibGuide**](#)

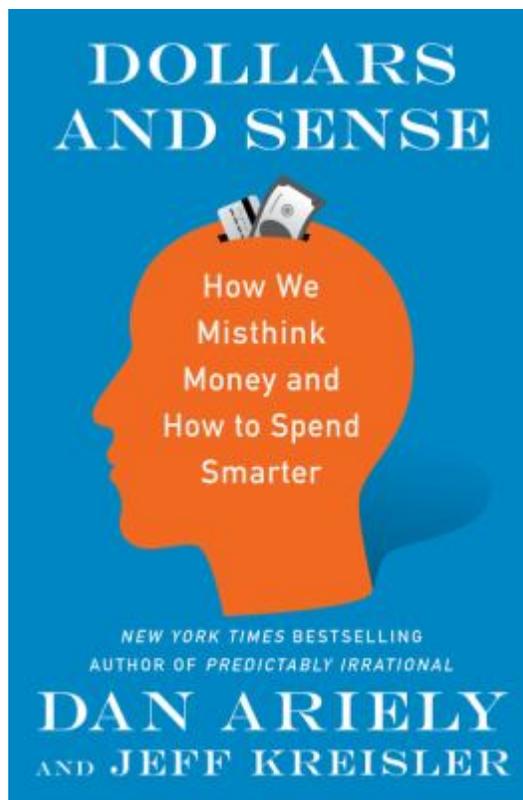
Was that just not enough content related to financial literacy for you? We still have to covered with our [newest resource guide](#). With links to the best content on the web, from the government, through our databases, available in print, on audiobook, as ebooks, and e-magazines, the new guide covers a lot of ground. It covers credit and

debt, identity theft and scams, investing, retirement planning, and much more for kids, teens, adults, and seniors. Spread the word about this new resource!

Financial Literacy LibGuide

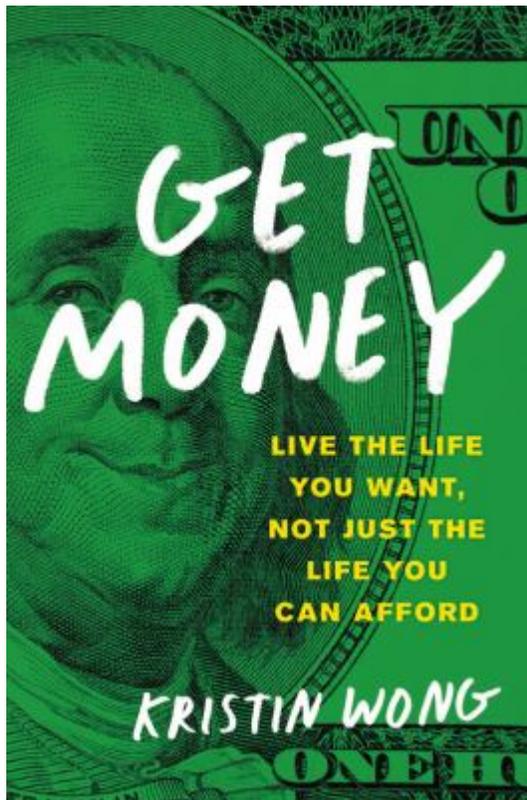


Suggested Reading for Personal Finance



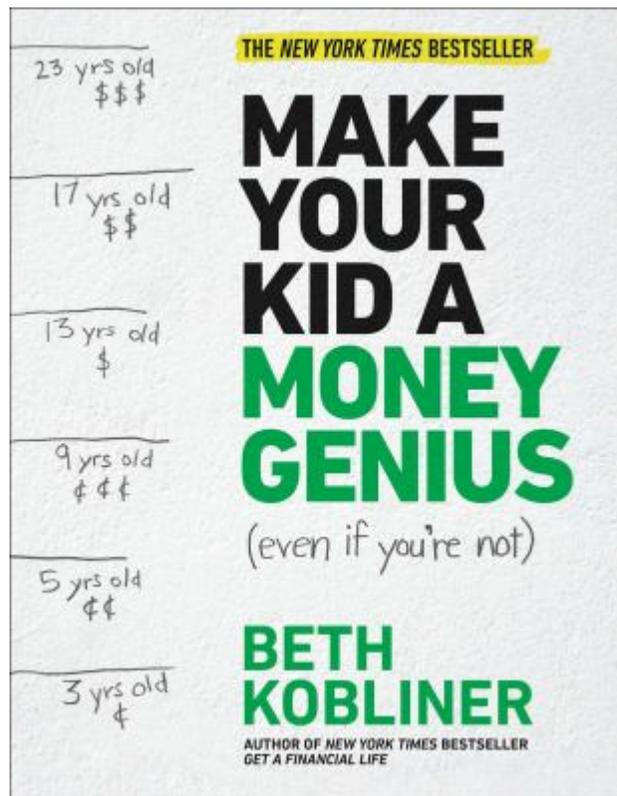
[Dollars and Sense](#)

Dan Ariely and Jeff Kreisler



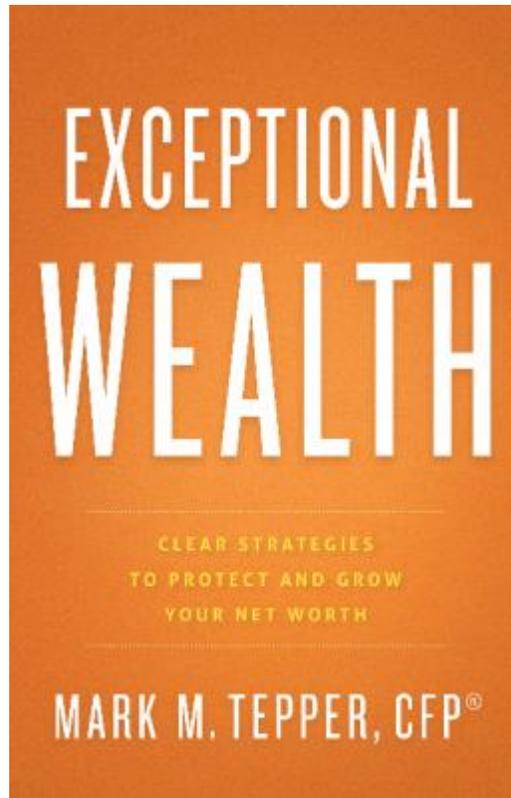
[Get Money](#)

Kristin Wong



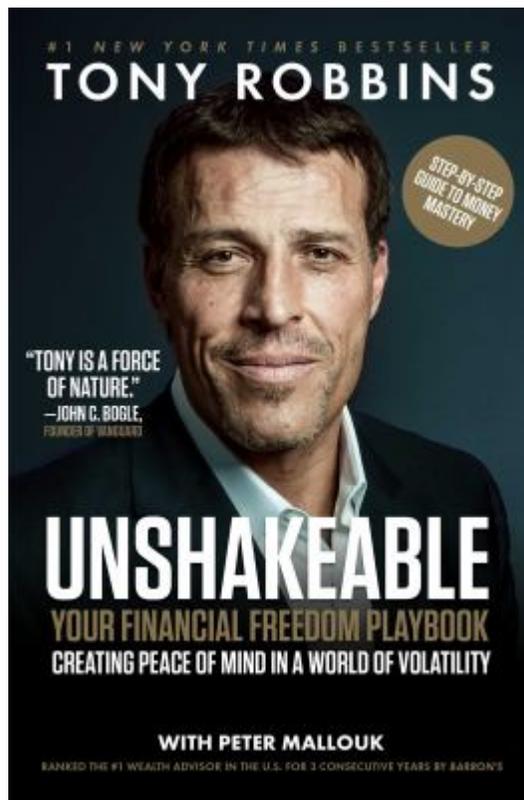
[Make Your Kid a Money Genius](#)

Beth Kobliner



[Exceptional Wealth](#)

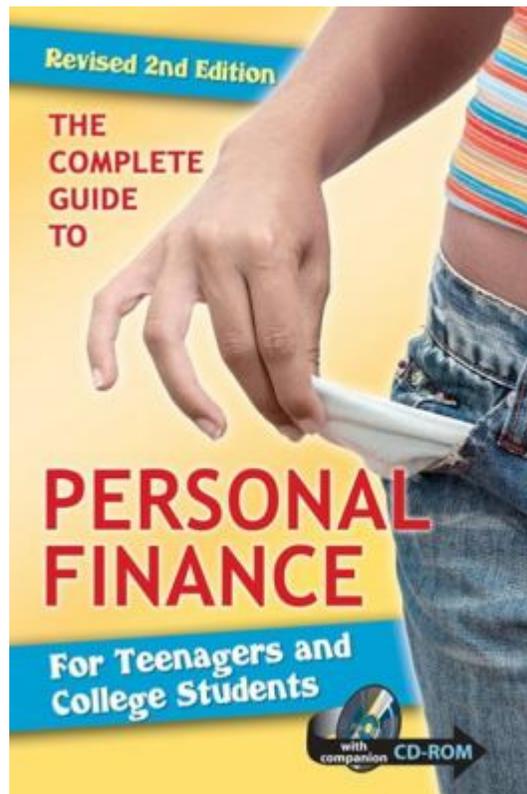
Mark M. Tepper



[Unshakeable](#)

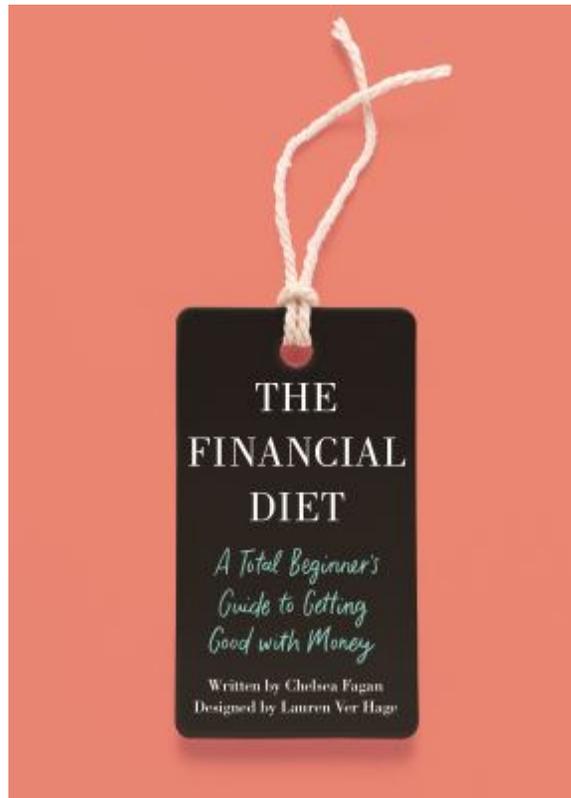
Available as [ebook](#)

Tony Robbins



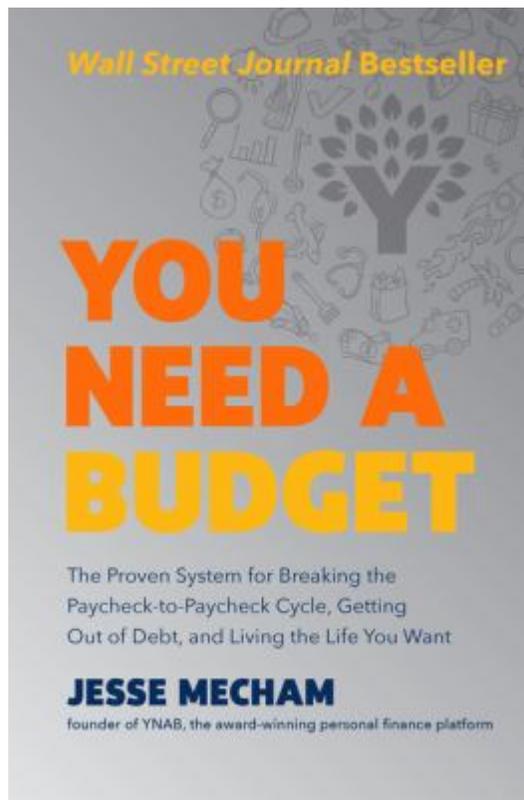
[The Complete Guide to Personal Finance for Teens and College Students](#)

Tamsen Butler



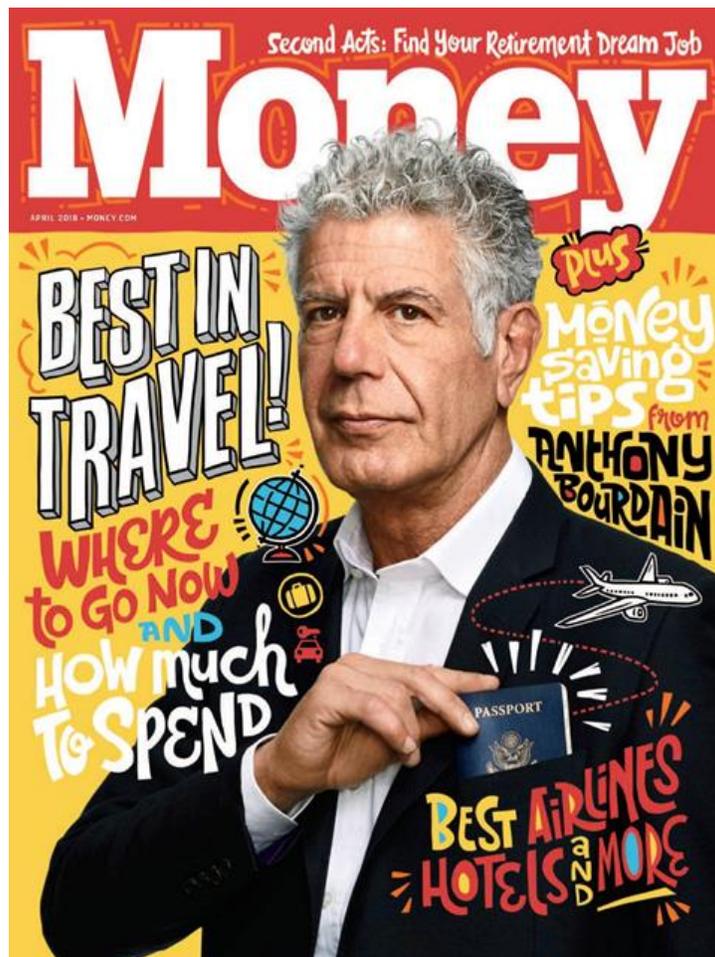
[The Financial Diet](#)

Chelsea Fagan



[You Need a Budget](#)

Jesse Mecham



[Money Magazine](#)

Available on Flipster



Road Map to Sustainability

The New York Library Association (NYLA) is encouraging public libraries around the state to think about the important role they can play in larger conversations about resiliency, climate change, and a sustainable future for the communities we serve.

Sustainable organizations embody practices that are **environmentally sound**, **economically feasible**, and **socially equitable**. By making your library more sustainable, not only can you make balancing your long-term budget easier, but you can become a beacon for your community - proving that libraries are a "smart investment for the future." Be sure to check out our new [Financial Literacy LibGuide](#) and stay tuned for more resources and information on training opportunities coming from CEFLS, thanks to the generous grant support from the [Lake Placid Education Foundation](#).

Are you intrigued and do you want to find out more right away? Check out [NYLA's Sustainable Library Recorded Webinars](#) to see how you can get started, and don't pass up on [NYLA's Sustainability Newsletter](#) to get updates on how others are putting sustainability into practice or their [Road Map to Sustainability](#) for more ideas.

NYLA's Sustainability Initiative

“Won't it be wonderful when black history and native American history and Jewish history and all of U.S. history is taught from one book. Just U.S. history.”

- Maya Angelou

Share Something

Don't be shy! The Pathfinder is meant to share useful information across member libraries in a timely and condensed manner, but doesn't replace the Trailblazer, which is meant to share stories from around the System. Do you have something to

contribute to the Pathfinder? Contact [David Fuller](#) and it could be in our next issue.



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Clinton Essex Franklin Library System
33 Oak Street, Plattsburgh, NY 12901
(518) 563-5190
www.cefls.org

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