**Libraries Help Patrons Become Financially Empowered Consumers - Learner Guide**

<http://www.webjunction.org/events/webjunction/financially-empowered-consumers.html>

**Event Description:** The Consumer Finance Protection Bureau (CFPB) exists not only to protect consumers but to empower all of us to take more control over our economic lives. The CFPB recognizes the important role that libraries can play as the go-to source for unbiased financial education resources in every community. The CFPB plans to build a community financial education infrastructure with libraries and national partners to reach consumers in their neighborhoods, expanding on programs and resources that are already working in libraries. With this infrastructure in place, public libraries can help fill consumers’ critical financial knowledge gaps by providing and distributing easy-to-understand, behaviorally informed financial education content. Learn how two libraries have implemented financial literacy program ideas, resources and tools, and connected with local partners, and hear how you can take your library and your community to the next level with patrons empowered to be informed consumers.

**Presented by:** Ken McDonnell, Meg Spencer, and Thea Hart

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| **What are your goals for viewing this webinar?** | |  |
| **Personal Goals** |  |  |
| **Team Goals** |  |  |
| **Assessing Community Financial Literacy Skills Gaps** | |  |
| Before you can begin to meet community financial literacy needs, you must explore the various levels of financial competencies and identify skills gaps. Begin by exploring your state’s information in the National Financial Capability Study <http://www.usfinancialcapability.org/> and within the areas identified, consider or discuss opportunities for patron learning in your community.  Making Ends Meet:  Planning Ahead:  Managing Financial Products:  Financial Knowledge and Decision-Making: | |  |
| **Prioritizing Program Ideas** | |  |
| Explore program ideas on CFPB (<http://www.consumerfinance.gov/library-resources/program-ideas/>) and list those you’d like to explore in the coming year or two, prioritizing those you’d like to start with. | |  |
| **Identifying Partners** | |  |
| Review CFPB’s [Community partnership guidebook for libraries](https://s3.amazonaws.com/files.consumerfinance.gov/f/201406_cfpb_partner-guidebook.pdf) <https://s3.amazonaws.com/files.consumerfinance.gov/f/201406_cfpb_partner-guidebook.pdf> and beginning on p. 12, use the **Program Planning Worksheet** to identify specific program needs and possible community partners.  And when you’ve identified a program and potential partner, use the **Program Partner Outreach Form** on p. 15 to clarify roles and responsibilities. | |  |
| **Designing Programs** | |  |
| Smart investing @ your library provides resources for designing your program (<http://smartinvesting.ala.org/project-stages-2/>) including:  * [starting points](http://smartinvesting.ala.org/project-stages-2/program-design/) * [guidelines for program delivery](http://smartinvesting.ala.org/project-stages-2/project-management/) * [building partnerships](http://smartinvesting.ala.org/building-partnerships/) * [marketing](http://smartinvesting.ala.org/marketing/) * [evaluation](http://smartinvesting.ala.org/project-stages-2/evaluation/)  View the CFPB webinar, How to promote your financial education program (<https://youtu.be/wnmrpasV3wo>) to explore ways to promote your program in the community. | |
| **Action Plan:** (include next steps, who, when, etc.) | |
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