

APPLICATION FORM

All applications must include the following information. Separate applications must be submitted for each eligible program. **Deadline: June 1, 2018.** Please include this application form with electronic entry. If you do not receive an email confirming receipt of your entry within 3 days of submission, please contact [Gage Harter](#).

PROGRAM INFORMATION

County: _____

Program Title: _____

Program Category: _____

CONTACT INFORMATION

Name: _____

Title: _____

Department: _____

Telephone: _____ Website: _____

Email: _____

SIGNATURE OF COUNTY ADMINISTRATOR OR DEPUTY/ASSISTANT COUNTY ADMINISTRATOR

Name: _____

Title: _____

Signature: _____

Executive Summary

An important initiative at Chesterfield County Public Library (CCPL) is to bring financial literacy information to our diverse community, particularly to teens and their families. We also wanted to establish local partnerships with schools, businesses, and churches in the new North Courthouse Road Library neighborhood. By promoting financial literacy for teens, we sought to develop a new audience for this timely topic. One of the ways we accomplished this was, starting in October 2017, to participate in a program called Thinking Money, a traveling exhibit that was geared toward teens and tweens. We developed programs of interest to teens, including a coffeehouse event featuring an opportunity for them to envision their future selves through the creation of a poster with an artist from the Virginia Museum of Fine Arts. In addition to teens, the financial literacy initiative also applied to their parents. These programs brought the entire family into discussions about money management and concepts such as needs vs. wants and starting a rainy-day fund. The program had 147 participants. Many of them reported positive impacts and impressions in the evaluations they filled out at the end of each program. Most participants agreed with the statement, “I plan to manage my money differently after what I learned today.” CCPL believes that by getting an early start on developing a positive attitude toward money, teens can learn to make good decisions and confidently plan for their future.

Problem/Challenge/Situation

High school juniors and seniors in the Chesterfield County Public School system are required to take classes in financial literacy, so CCPL wanted to support this effort by providing programs and information for teens and tweens that could help prepare them before they take these classes. By establishing relevant and timely programs we could also provide information to home schoolers at the same grade levels. North Courthouse Road Library developed partnerships with area middle and high schools as well as a local home schooling group. This provided opportunities for the library to tailor financial literacy programs to their particular needs and reach out to students in a variety of educational settings.

How the Program Fulfilled the Awards Criteria

This program and the emphasis on the topic of financial literacy brought many people – some of them newcomers – to the library. We displayed books on personal finance and gave out informational pamphlets for people to take home to learn more about financial literacy. It was an important topic for community engagement and created opportunities for people of all ages to talk about saving money. Working on the theme of financial literacy gave CCPL a chance to partner with community organizations such as high schools and home schooling associations as well as church youth groups. Developing partnerships with these organizations has given the library a unique opportunity to provide needed information to teens and tweens. The library also formed several partnerships with entities in our community dedicated to educating and informing the public about financial literacy and otherwise contributed to our events, such as the Federal Reserve Bank of Richmond, the Virginia Museum of Fine Arts, and Virginia State University. These valuable collaborations continue to reap benefits as we plan future initiatives.

Gaining knowledge about how to handle money is something that positively impacts people and if we can help teens and tweens start off with a healthy relationship to money, this will help them as they become adults and have important financial decisions to make that impacts their lives. A program such as this is easily replicated in other communities with a reasonable expenditure of staff time and monetary resources.

How Program Was Carried Out

As previously mentioned, CCPL wanted to provide key financial information to teens and tweens to ensure they had the knowledge they needed to move forward in life and be fiscally savvy and responsible.

As a result, CCPL developed several programs on the theme of financial literacy, one of which was a coffeehouse where students could imagine their future selves in a poster-making art project activity. Since we opened this event up to all ages, there were some adults there without their children. However, the Envisioning Your Future Self poster-making project was limited to teens, and they enjoyed that very much. An artist from the Virginia Museum of Fine Arts brought in museum posters from previous exhibits, which the teens cut and pasted, and reassembled with a photo of themselves that we took at the event. The resulting masterpieces they created showed they had thought about the future and what it could mean to them. Completed works were displayed around the library and are now in the Teen area of the library.

For another activity, we had a staff member demonstrate how to make duct tape wallets. This was open to all ages so there were many adults participating. A third creative activity at the coffeehouse was a haiku writing station where participants could express their

thoughts about money. One of the parents created this haiku: “Grew up poor. Without./Then, priority was SAVE/ Now, breathing easy!”

We asked people to fill out slips of paper with their name and either their email or phone number, and we used these for prize drawings that were held every 30 minutes. We had prizes such as board games, coin banks, books, and other financial-themed items. We also had evaluation forms and asked people to fill them out before they left. If they took them to the library’s circulation desk they could pick a prize such as a pen, tote bag or stress ball. People liked the idea of getting a prize so many of them filled out the forms.

The event involved community engagement as well. Although this program was geared to teens and tweens, there were a lot of adults that were interested in the topic of financial literacy and many of them sat and made duct tape wallets as well. At the end of the program we asked people to fill out evaluation forms. They were all positive, with comments such as, “I will get a savings plan into effect immediately!” and in response to how to manage money differently, “How much I have in/out of my bank account and how much to save for college.”

By contacting our school community partners, we were able to get the word out to local high schools, particularly to social science and economics teachers. Some of them offered their students extra credit if they attended this program. The information, including posters, was distributed to local church youth groups and home schooling groups as well. CCPL library assistants told people about this program as they checked out their books — people appreciated getting a personal invitation to the event.

Another program on financial literacy was “Money Matters for Teens and Tweens.” The audience included two Girl Scout troops whose leaders discovered the program through CCPL’s

Facebook page. The program speakers were from Chesterfield Federal Credit Union and the Federal Reserve Bank of Richmond, and they provided considerable information and engaging activities for everyone. One activity was the “Life” Budget Game where each person received a budget sheet and a bag of candy, each color representing either income or expense. Another handout was a SMART Goals Worksheet:

S = Specific
M = Measurable
A = Achievable
R = Realistic
T = Time-Bound

The Girl Scout troop leaders explained that one of their initiatives is financial literacy and attending this program would count towards earning a badge. The troop leaders were very appreciative of the program, and they were also interested in the next two financial literacy programs. They even mentioned that they would use the SMART Goals Worksheet to develop a strategy for selling Girl Scout cookies.

A third program, “Planning for Life After High School,” provided students and families with an opportunity to hear from experts representing several possible post-secondary education choices as well as resources for coping with life’s challenges and living away from home for the first time. The speakers included a university professor sharing how to get the most out of a college education, a representative from the Richmond Federal Reserve Bank who gave students a written exercise about planning a realistic budget for living expenses, an entrepreneur who described how she decided to start her own business, and a veteran who explained how choosing a military career can help prepare young adults for many occupations

in the future. Additionally, we had a speaker talking about the psychological aspects of living away from home for the first time. The panel format allowed participants to listen and ask questions in order to better understand what different careers require in terms of educational requirements, financial costs, and perseverance.

Finally, “How to Do Anything on a Dime” featured three speakers who provided handouts and specific information about apps, websites, and other information on how to save money. One of the speakers developed her own line of handmade jewelry and explained how she sells these items at fairs and conferences. After the last speaker talked about using coupons to save money while shopping, there was a lively question-and-answer period where teens, tweens, and adults were all asking how to save money at their favorite supermarkets and clothing stores. Everyone wanted to know where to go for discounts and deals.

At each of these programs, teens and their families were provided information related to financial literacy. Through practical and interesting activities, participants had a unique opportunity to gain insight into this topic that they could also apply to their everyday lives.

Financing and Staffing

Our budget for the programs included:

- \$150.00 for an artist from the Virginia Museum of Fine Arts to lead the poster making session; she brought the supplies for the artwork
- \$200.00 for food and drinks
- \$50.00 for supplies: colored duct tape, paper and pens for the haiku station, and small prizes as giveaways for drawings at the event
- \$150.00 for three speakers for the program “How to Do Anything on a Dime”

Total: \$550.00

We used a catering service for the refreshments; this amount could be reduced by offering snacks instead of fruit and cheese trays. Some of our program speakers brought giveaways such as pens and stress balls; these could be used as small prizes for filling out evaluations.

Staff were involved at all stages of advance planning, marketing, day-of-event operations, and reporting and evaluation. A committee consisting of five managers and librarians was formed in March and met monthly for an hour for a total of 30 hours of professional work. Each of the programs and events were accommodated through the library's existing staff allotment. For each of the four programs, two staff members were involved in all tasks, including seeking appropriate presenters, creating marketing content, engaging the audience during the programs, and reporting results to Library Administration. This is approximately 12-15 additional hours.

Program Results

The program had 147 participants, all total. Many of them reported positive impacts and impressions in the evaluations they filled out at the end of each program. In addition, there were a number of teens who attended every program, and they asked the speakers many questions. Out of the 24 evaluations we received, most people agreed with the statements "I learned something new in this program," "I learned something useful..." and "I plan to manage my money differently after what I learned today."

Because of the programming, students were able to understand how to create a budget and that they needed to not spend more than they earned. Teens were made aware that there are books in the library that can help them with topics such as saving money and planning for college, and that the library is a resource for programming about financial literacy. Teens also learned very practical tips on saving money as they shop and how to stretch the money they have.

CCPL staff also reported many conversations with customers of all ages who wanted to share their thoughts or experiences about money. Many stated they needed to save more and think about the differences between needs and wants. Some were teens thinking about how much to save when they got their first job

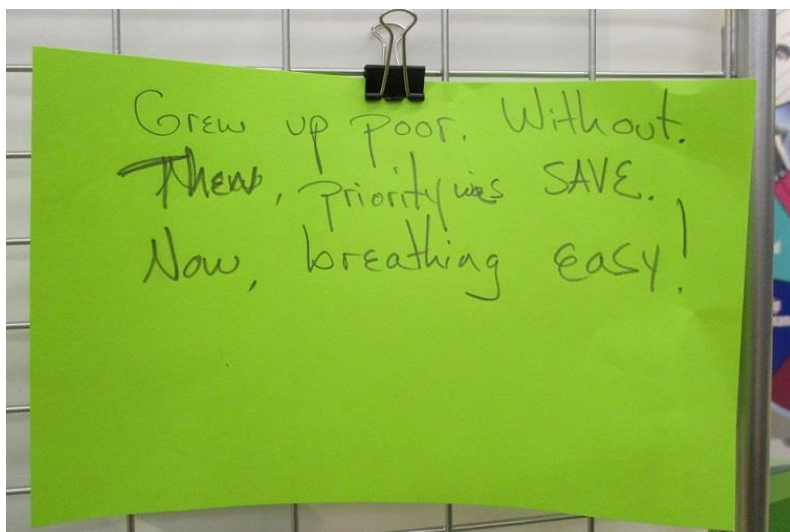
Reinforcing the significance of financial literacy and awareness was also valuable to the CCPL staff who were involved with this project. Several staff members made positive comments, and some have requested that we feature these kinds of programs again in the future. Presenting programs on financial literacy and related themes resulted in an increased understanding of responsible money management.

Brief Summary

Creating a series of programs to engage teens and tweens in the concept of money management was an initiative that pointed to the new North Courthouse Road Library as a key neighborhood information center. Families from throughout its diverse community met at CCPL to talk about their aspirations for the future. The partnerships formed with local and regional organizations and businesses will form the basis of a continued emphasis on financial literacy at this location, with regular programs for observances such as Smart Money Week and Financial Literacy Month. The program met its goals of bringing entire families to discussions about money management and concepts such as needs vs. wants and starting a rainy-day fund and of helping teens get an early start on developing a positive attitude toward money.

Supplemental Materials

Haiku from a parent of one of the teens



Envisioning Your Future Self

