We envision a Pennsylvania where citizens are informed consumers and individuals, small businesses, and organizations contribute to the economic vitality of their community through innovation, entrepreneurship, and economic development.

**Rationale**

- Employers rank reading and writing as top deficiencies in new hires. Thirty-eight percent of employers find high school graduates “deficient” in reading comprehension, while 63% rate this basic skill “very important.”
- Right now, three-quarters of the fastest-growing occupations require more than a high-school diploma, and yet just over half of our citizens have that level of education.
- In a knowledge-based economy, the demand for a highly skilled and educated workforce has never been greater.
- Forty-one percent of U.S. adults give themselves a grade of C, D, or F on their knowledge of personal finance.
- One in four adults does not pay bills on time. One in three has no savings for retirement.
- Thousands of Pennsylvanians contact the Attorney General’s office each year about credit card charges, finance scams, and misleading solicitations.
- Good readers generally have more financially rewarding jobs. Proficient readers are 2.5 times as likely as basic readers to be earning $850 or more a week.
- Thirty-eight percent of basic readers said their reading level limited their job prospects.
- As unemployed workers head back to school, many community colleges are reporting double digit enrollment growth.
- More unemployed and underemployed are enrolling in professional and certification programs at colleges and community colleges to improve their job prospects.

**High Tech**

- Learning Express Library’s online Job & Career Accelerator for job searching
- Online information for local government leaders on economic development, technology, public safety, environmental and land use planning, and compensation and benefits
- Online small business plans and other resources
- Downloadable legal forms for business and personal use
- Online consumer buying guides
- Comprehensive career and employment websites
- Foundation Center online
- Enhanced POWER Library: online resources for scientific and high-tech business research and development
- ReferenceUSA: business intelligence database for job seekers, businesses, and economic development agencies

**High Touch**

- Financial “storytimes” to introduce financial literacy concepts at an early age
- Partnerships with government and nonprofit agencies for information and workshops on financial literacy
- Personal budgeting software workshops
- Money Smart financial education program from FDIC
- Career and workforce development resources and onsite access to workforce development online programs
- Computer labs connecting e-citizens with government agencies
- Tourism collection to promote visitor experiences throughout the state
- Small business incubator office technology including computers, scanners, and document transmission services
- Workshops on using personal budgeting software
- Grant writing and foundation research workshops
- In-depth business resources with online tutorials on accessing and using business data and competitive information
- Online access to a menu of professional development and certification programs available through the state’s institutions of higher education with online registration