Candy Abram of First National Bank talks PA Forward

Having partnered with PA Forward not once but twice, Candy Abram, Assistant Vice-President of First National Bank, feels strongly about the initiative’s role: “PA Forward is the bridge between the bank and the public for financial literacy.”

In her previous role with Citizens Bank, Abram witnessed how working with the Pennsylvania Library Association gave the bank additional resources and opportunity to raise Pennsylvanians’ financial literacy awareness, a common goal of both organizations. Due to this experience as a PA Forward partner, Abram brought the initiative to the attention of her new employer when she started with First National Bank. “First National Bank has always given back to the communities in which we conduct business and where we as employees live ourselves. It was important to me that my new employer share my passion for community outreach.” Based on her recommendation, First National Back quickly reached out to the Pennsylvania Library Association to form a new partnership.

Similarly to libraries, First National Bank’s wide presence across the commonwealth enables them to reach many Pennsylvanians face to face. The bank is able to provide this wide audience advice on how to manage their personal finances more effectively, “regardless of age or current financial difficulties.” In partnering with PA Forward, both organizations are better able to strengthen communities through financial literacy presentations given at both the state and local levels.

Abram recently presented at the 2017 Financial Literacy Summit. First National Bank was this year’s summit sponsor.

Abram states, “I am proud of this partnership and look forward to increasing the presentations with the local libraries across Pennsylvania.”

- Jamie Hansell

**Literacy Fast Facts!**

- According to a study among 20 ‘high income’ countries US ranked 12th.[1]

- EasyBib, a citation generator typically used by high school and college students, reported that 4 of the 10 most often cited websites are user-generated – Wikipedia, YouTube, Yahoo Voices, and Answers.com.[2]

- 85% of all youth within the juvenile court system are functionally illiterate, and over 70% of inmates in America’s prisons cannot read above a fourth grade level.[3]

- 50% of adults cannot read a book written at an eighth grade level - 45 million are functionally illiterate and read below a 5th grade level.[4]

- According to a 2003 survey of health literacy from the National Center for Educational Statistics, 14% of adults scored “below basic” proficiency, up 2% from 1993.[5]

- In a 2017 Equifax financial literacy study, 90% of respondents thought personal finance should be a required course to graduate high school.[6]

- Alison Trautman & Kate Cummings
How do you empower people to be proactive with their health? The Engage for Health program was designed specifically to tackle that question.

Engage for Health was started when the Hospital and Healthsystem Association of Pennsylvania (HAP) approached the Pennsylvania Library Association (PaLA)’s PA Forward initiative to create a program to teach participants how to get the most out of their doctor visits. After receiving funding through the National Network of Libraries of Medicine, Middle Atlantic Region (NNLM/MAR), the partnership piloted the Engage for Health program at 17 libraries across the state.

Libraries were selected as the program locations as people associate them with both social engagement and information. Libraries also serve as safe spaces in which healthcare providers can relate to attendees as people and not as patients. The program also helps partnering hospitals meet goals set by their community engagement initiatives.

A large portion of the program is engaging attendees in their healthcare through role play. Through these exercises they learn how to interact with their providers and to ask questions to make sure they understood the information provided.

This is particularly beneficial for those who worry about the short amount of time they spend with the doctor during a visit.

Following the pilot program, an evaluation showed that 92 percent of participants said the program improved their ability to prepare for medical visits while 93 percent said they were likely to discuss their concerns with their doctor. After leading the several of the programs, Lydia Collins, Consumer Healthcare Coordinator with NNLM/MAR states, “I’ve heard from both attendees and partnering health care providers that there were lessons to be learned on both ends...Now, they realize that they can use the short time more effectively and get what they need and that it’s encouraged by health care providers.”

Since first launching, Engage for Health programs have been hosted hundreds of times across Pennsylvania. The program has been written about in national publications and has been presented at both the Pennsylvania Library Association and New York Library Association conferences in 2016, as well as the 2017 Medical Library Association national conference.

-Jamie Hansell

Libraries across all of PA are becoming Star Libraries. Visit www.pafowardstarlibraries.org to learn how you can help.

Welcome to the Pennsylvania Insurance Department, our newest PA Forward partner. The partnership will promote financial literacy through consumer protection, awareness, education and outreach. We are excited to have them on board!

Did you know?

PA Forward Today is a newsletter for PA Forward Partners and Pennsylvania Libraries.

PA Forward Today is looking for contributors! If you have a great article idea let us know. Contact us at PAForwardToday@gmail.com.

Want to know more? Visit www.palibraries.org to contact PaLA. To learn more about PA Forward visit http://www.pafoward.org/ or contact Brandi Hunter-Davenport, Project Manager, at 717-766-7663 or brandi@palibraries.org.