PA Forward Financial Literacy Programs Spotlight: Penn State Harrisburg, Emily Mross

By Dana Brigandi and Zoey Mills

The PA Forward program "envisions a Pennsylvania where citizens are informed consumers... small businesses, and organizations [that] contribute to the economic vitality of their community..." (paforward.org). One way libraries can help achieve this goal is by offering programs that highlight Financial Literacy, like personal budgeting workshops, offering Money Smart financial education programs, and more! Joining forces with PA Forward partners, like the Pennsylvania Treasury, the Pennsylvania Credit Union Association, and the Pennsylvania Bankers Association can help libraries offer innovative and informative financial literacy programs.

Emily Mross, Business Librarian & Library Outreach Coordinator at Penn State Harrisburg Library is well known for her leading-edge programs that highlight PA Forward literacies, particularly Financial Literacy. Emily provided some insight into her successful programs and advice for PA libraries on how to get started with Financial Literacy programming.

Why did you decide to participate in PA Forward?
EM - I realized that many of the programs my library does regularly would fit very well within the five literacies, and that using PA Forward branding could help us communicate the overall theme of our programs effectively to different groups on campus.

Tell us about some Financial Literacy programs that you offer at Penn State Harrisburg.
EM - I try to conduct at least one financial literacy program per semester. Usually, I will work with an educational representative from a bank or credit union, and put together programs on establishing or rebuilding good credit, budgeting, debt repayment strategies, and preventing identity theft. These are topics students usually have a lot of questions about, since college may be the first time they are managing their own money. This fall, I offered Financial Literacy Book Club for the first time. I met with 10 students 5 times during the semester...

... and we read The Index Card by Harold Pollack and Helaine Olen, which covers basic financial principles.

How well attended are your programs?
EM - I would estimate that the programs average about 20 people. We don't just assess our programs by attendance. The impact is the most important thing. After the programs, I frequently hear "Thank you. This information is so important!" Our students don't have any required financial education classes, and it can be hard to know who to trust. Giving students the basics of financial literacy seems to have a big impact, and word of mouth about the programs has spread.

Can you describe the process of designing and facilitating Financial Literacy programs at your library?
EM - First, think about your audience and the kind of financial information that is most relevant to them now. Think about specific objectives for the session - what participants should learn by the end. Then, find a partner, or build your own program. PA Forward Partners are a great place to start because they understand the basics of how the program should run. Share your objectives with your partner, or develop your own lesson plan based on them. I would also recommend pre-registration and a sign-in sheet. Registering helps people be accountable for attending, and you can send out reminders. You can also send a quick survey after the program to everyone who signed in. This feedback helps us select new topics and update the current program.

What advice would you give libraries who are participating in PA Forward for the first time, or to libraries who are considering participating in the program?
EM - Just get started! You, like us, are probably already doing many programs that could easily be PA Forward programs....

... It's just a matter of adding the branding. Using PA Forward branding helps show that you are part of a larger movement to make a positive impact in Pennsylvania, and the branding helps communicate your topic in a clear way through the logos.

Financial Literacy Fast Facts

- One in four adults do not pay bills on time, and one in three adults do not have savings
- 38% of basic readers said their reading level limited their job prospects.
- 41% of U.S. adults give themselves a grade of C, D, or F on their knowledge of personal finance.
PA Forward Star Library Spotlight: Marple Library

By Zoey Mills

The Pennsylvania Library Association (PaLA) launched the PA Forward Star Library Program in January of 2017. The initiative was designed to recognize the valuable programs offered at Pennsylvania libraries that promote and encourage five key literacies to their constituents of all ages: Basic, Civic & Social, Financial, Health, and Information. The initiative is a three-step star achievement process with libraries first completing activities for Bronze star status, followed by Silver, and finally Gold star status. As of August 2019, 209 total libraries participated in PA Forward, and a total of 102 libraries have achieved the Gold star status.

Marple Library, located in Delaware County, had the distinct honor of achieving Gold Star Status on June 6, 2019. This achievement marks the first library to receive this status in the entire Delaware County Library System. Library Director, LaTanya Burno, provided some insight into Marple Library’s journey throughout the PA Forward program.

What were some of the challenges Marple Library faced during the process? What were some successes?

LB - The biggest challenge was finding the time to devote to the PA Forward Star Library Program. We had many successes throughout the process. Staff from various departments worked together in a way that strengthened relationships and allowed everyone to contribute to the ultimate goal. We were able to utilize this process to strengthen our social media presence, which worked hand in hand with our new strategic plan. Staff and Board of Trustees collaborated throughout the entire process and celebrated our success with each star achieved.

What do you think going Gold means in terms of community engagement?

LB - It became easier to actively engage with the community as we progressed. The PA Forward Star Library Program helped Marple Library show its community the bigger picture – that public libraries are more than just books, they are vibrant community centers that improve lives. Attaining the highest level of recognition allows Marple Library to be recognized as a vital and necessary component in the success of its community.

What does being the first PA Forward Gold Star library in Delaware County mean for Marple Library?

LB - The PA Forward framework enabled us to promote our programs in a way that showcased the quality of programming that is representative of all Delaware County libraries. We are all capable of achieving the Gold Star status and we all need to support each other to do so. The library profession is naturally a collaborative profession, and we can all help and support each other to participate in the PA Forward program. All libraries are working towards the same goal-- enhancing the lives of our community members, but we can achieve this goal better, together.