Literacies in Action
Program Recipes

Preview
No Need To Print
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As librarians we know that libraries aren’t just for books. Did you know that your library programs probably already incorporate at least one of the literacies? That means no extra work! Use PA Forward to share all the benefits libraries provide to your community.

“Literacies in Action” is a guide to help you get started with PA Forward at your library.

Make Change: A Penny for Your Thoughts
Need more program ideas? Check out the PA Forward Commons. Discover how others are implementing the PA Forward literacies (“Take a Penny”), and share what has worked in your library (“Leave a Penny”).

PA Forward Toolkit
https://www.palibraries.org/members/group.aspx?id=117296
Information to get you started in using PA Forward

- Overview
  Find an introductory webinar, Best Practices Database, a sell sheet and more.

- Fact Sheet
  Why focus on Financial Literacy? Find the rationale sheet with High Tech and High Touch examples.

- Program Ideas (PA Forward Commons)
  Why reinvent the wheel? Look for ideas and submit your programs. It is important for everyone to help build this sharing resource.

- Materials to Present
  Find logos and promotional materials and tips.

- Press Releases
  Find sample press releases.

- Just Do It!
  Find logos and shelf talkers to highlight the literacies in your collection, on flyers, on your website, and more.

A big part of PA Forward is partnering with the community and organizations around the state. Please be certain to check with your library policy in regard to facilitator solicitation while conducting an educational, informational program.
PROGRAM NAME: Children & Money
PA Forward | Financial Literacy

DEVELOPMENT LEVEL: Low

DESCRIPTION: Invite a local banker to talk to elementary age children and their parents about money and ways to save.

TOPIC(S): Saving Money

AUDIENCE: Children 5-9 and their parents or caregivers.

EXPECTED EXPENDITURE: Advertising in local papers.

PARTNERS: Bankers in your community

MATERIALS: Presenter would bring own equipment or use the Library’s and produce their own handouts.

PLANNING TIMELINE: Month 3
• Contact bankers to see if they are interested in presenting program. Plan to have a meeting to discuss your goals for the program.

Month 1 (At Least)
• Advertise on website, through social media and in the library at least a month before program.
• Start sign ups.

2 Weeks Before
• Advertise in local papers.

Day Of Activities
• Room setup/breakdown.

RELATED BOOKS: Bennies Pennies by Pat Brisson (Dragonfly Books, 1995).
Start Saving, Henry by Nancy Carlson (Viking Books for Younger Readers, 2009).
Jenny Found a Penny by Trudy Harris (Millbrook Press, 2007).

GOALS: To educate children and their parents about the benefits of saving money.
To offer topics of interest to varied age groups.

OUTCOMES: Encourage financial literacy among children.
Children and Money
Program Survey

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<thead>
<tr>
<th>Please tell us how much you agree or disagree with these statements</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
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<td>2. I learned or did something at the library today that was helpful.</td>
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<td>4. I will attend more programs at the library.</td>
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<td>5. I intend to apply what I learned.</td>
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<td>6. I (or my child) will begin to save money.</td>
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<td>7. I learned about different ways to save money.</td>
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8. What did you like most about this program?

9. What could the library do to better assist you in learning more?

This program is sponsored by ____________________________ Library as part of the PA FORWARD initiative promoting the value of libraries in the 21st century.
PROGRAM NAME: Identity Theft
PA Forward | Financial Literacy

DEVELOPMENT LEVEL: Low

DESCRIPTION: Presentation on protecting your identity, as well as what to do when your information has been breached.

TOPIC(S): Identity Theft

TARGET AUDIENCE: Adults

EXPECTED EXPENDITURE: $0-$25
Handouts

PARTNERS: Financial/Banking Entities
Bar Associations
Consumer Groups/Coalitions
Identity Theft Victim Representative
Law Enforcement Agencies
Law Firms Providing Pro Bono Assistance to Identity Theft Victims

MATERIALS: Protecting Identity Handout
I Think My Information Has Been Breached, Now What? Handout

PLANNING TIMELINE:

Month 3
- Contact possible partners.
- Tip: A daytime program would be best since most attendees will be senior citizens, who in general prefer not to go out at night.

Month 2
- Touch base with partners, and meet if necessary.
- Promotional flyer.
- Registration.

Month 1
- Copy Handouts.

Day Of Event Activities
- Room Setup/Breakdown.
RELATED BOOKS:

Swiped: How to Protect Yourself in a World Full of Scammers, Phishers, and Identity Thieves by Adam Levin (Public Affairs, 2015).


Identity Theft Alert: 10 Rules You Must Follow to Protect Yourself from America’s #1 Crime by Steve Weisman (FT Press, 2014).

RESOURCES:

Federal Trade Commission Consumer Information: Identity Theft Event Toolkit
Includes power point presentation you can use.

Federal Trade Commission Consumer Information: Identity Theft Videos

IRS: Tax Payers Guide to Identity Theft

National Identity Theft Victims Assistance Network
http://identitytheftnetwork.org/

PA.gov: Identity Theft Prevention and Victim Assistance
http://www.revenue.pa.gov/GETASSISTANCE/Pages/Protect%20Your%20Identity/ID%20Theft%20Prevention%20and%20Victim%20Assistance.aspx#.VsYnmLQrLrG

GOAL:

To inform patrons on what they can do to prevent identity theft.

To inform patrons what they can do if they think someone is using their personal information.

OUTCOMES:

Patrons will better protect themselves against identity theft.

Patrons will know the steps to take in the case of identity theft.
Prevent Identity Theft Handout
Take steps to protect yourself from identity theft:

Keeping Your Social Security Number Secure
- DO NOT carry your social security card with you or write it down on anything.
- Only give out your social security number out when necessary. Examples include: taxes, credit and employment.

Keeping Your Personal Information Secure Offline
- Shred any document with your personal information on it when you no longer need it. Examples include receipts, credit offers and account summaries.
- Keep important documents in a safe.
- Review your bank account monthly.
- Monitor your credit, at least yearly.
  - About Free Credit Reports
    - http://www.consumer.ftc.gov/articles/0155-free-credit-reports
  - Request Free Credit Report
    - annualcreditreport.com
    - 1-877-322-8228
    - By Mail: Annual Credit Report Request Service
- Remove yourself from pre-approved credit lists @ 888-5OPT-OUT.
- Collect mail promptly, and ask the post office to put your mail on hold when you go on vacation.
- Destroy labels on your prescription bottles before throwing them out.

Keeping Your Personal Information Secure Online
- Create strong passwords.
  - Include more than 8 characters.
  - Use capital and lower case letters, and at least one number or non-alphabetical character.
- DO NOT share passwords with anyone.
- DO NOT overshare personal information on social networking sites.
- DO NOT use public Wi-Fi to send personal information.
- DO NOT use automatic logins.
- DO NOT open files, click on links or download programs from someone you do not know.
- ALWAYS log off your accounts.
• ALWAYS shield your keypad/keyboard when typing in passwords in public (example ATM, pin pad at store, or public computer) to prevent someone looking over your shoulder.

Keeping Your Devices Secure
• Use a password to enter your device.
• Install security, anti-spyware, and anti-virus software. Keep programs updated.
• Use encryption software to protect online transactions.
• Read access and privacy information when installing apps.
• Delete all personal information from your computer or mobile device before getting rid of it.

AND
Don’t respond to unsolicited requests for personal information (your name, birthdate, social security number, or bank account number) by phone, mail, or online.

Resources:
• How to Keep Your Personal Information Secure – Consumer Information
  http://www.consumer.ftc.gov/articles/0272-how-keep-your-personal-information-secure
• Identity Theft – USA.gov
  https://www.usa.gov/identity-theft#item-206114
• Identity Theft Resource Center
  http://www.idtheftcenter.org/Protect-yourself/id-theft-prevention-tips.html
• Taxpayer Guide to Identity Theft – IRS

This program is sponsored by __________________________________________
Library as part of the PA FORWARD initiative promoting the value of libraries in the 21st century.
I Think My Information Has Been Breached, Now What?

1. Place an Initial Fraud Alert
   • Call one of the following credit reporting companies.
     o Equifax 1-800-525-6285
     o Experian 1-888-397-3742
     o TransUnion 1-800-680-7289
   • Report that you are an identity theft victim and ask the company to put a fraud alert on your credit file.
   • You must provide proof of your identity. The company you call must tell the other companies about your alert.
   • Confirm your contact information.
   • Record the date you called or sent a letter.
   • Keep copies of any paperwork.
   • This initial fraud alert is good for 90 days, but can be renewed.

2. Order Your Credit Report
   Placing an initial fraud alert entitles you to a free credit report from each of the 3 credit reporting companies.
   • Contact each credit reporting company for your free copy of your credit report.
   • When you receive your reports review the information on each carefully. Report any mistakes or signs of fraud to the credit reporting company.

3. Create an Identity Theft Report
   An Identity Theft Report helps you deal with credit reporting companies, debt collectors, and businesses that opened accounts in your name. The report can be used to get fraudulent information removed from your credit report, stop a company from collecting debts that resulted from the identity theft, place an extended fraud alert on your credit report, and get information from companies about accounts used by the identity thief.
   • File a complaint with the FTC at https://www.identitytheft.gov or 1-877-438-4338
     o If reporting online, make sure to print your report, this is your FTC Affidavit.
     o Creating an account the FTC will also help you create a recovery plan. You will be able to track it, update it, and access pre-filled forms and letters.
• File a police report.
  o You will need:
    ▪ A copy of your FTC Identity Theft Affidavit
    ▪ Any other proof of the theft you may have.
    ▪ Photo ID (License or ID Card)
    ▪ Proof of Address
    ▪ Ask for a copy of the report.

Your FTC Affidavit and Police Report are your Identity Theft Report documents. File all documents relating to your Identity Theft Report in a safe place.

Other Tips
• “If you know which of your accounts have been tampered with, contact the related businesses. Talk to someone in the fraud department, and follow up in writing. Send your letters by certified mail; ask for a return receipt. That creates a record of your communications.”

Resources:
• Federal Trade Commission: Taking Charge Document
• PA State Police Identity Theft Prevention Guidelines Brochure

This program is sponsored by ____________________________
Library as part of the PA FORWARD initiative promoting the value of libraries in the 21st century.
### Identity Theft Program Survey

Please tell us how much you agree or disagree with these statements

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<td>5. I intend to apply what I learned.</td>
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<td>6. I will use the tips given to protect my personal information.</td>
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<td>7. I am more confident I know what to do if I suspect my identity was stolen.</td>
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</table>

8. What did you like most about this program?

9. What could the library do to better assist you in learning more?

*This program is sponsored by _____________________________ Library as part of the PA FORWARD initiative promoting the value of libraries in the 21st century.*
PROGRAM NAME: Money-Smart Millennials Program Series  
PA Forward | Financial Literacy

DEVELOPMENT LEVEL: High

DESCRIPTION: This series is designed to correspond with Money-Smart Week in. The series should include a mix of webinars, speaker programs, panels, debates, passive programming, etc. The programs should either take place during Money-Smart Week or span the entire month of April, leading up to Money-Smart Week. Program participants will receive a Money-Smart ‘passport’ at the beginning of the series, which will be stamped for each program, class, webinar, etc. attended during the month or week. At the end of the program, participants will receive raffle tickets according to the number of stamps that they have for various small prizes. Prizes could include gift cards and free services donated by program partners.

Suggested Programs
• Don’t Mortgage Your Education! The Cost of Higher Education & How to Manage It (speaker program)
• Personal Finance 101 (webinar @ http://www.ala.org/offices/money-smart-week)
• Give Yourself a Raise: Smart Budgeting & Savvy Spending for New Adults (workshop with partner)
• How Safe is Your Data? Cyber Security in an Online Banking World (panel discussion or debate with partners)
• How to Save & Invest for Retirement (workshop with partner)
• Buying Your First Home (workshop with partner)
• Community Shredding Event

TOPIC(S): Money-Smart Week  
Financial Literacy  
Personal Finance

TARGET AUDIENCE: Adults, ages 18 to 35

EXPECTED EXPENDITURE: $0 to $250

PARTNERS: Community banks (PNC, TDBank, Wells Fargo and others)  
College advisors  
Credit unions  
Certified financial advisors  
SCORE  
Real estate agents
Mortgage loan officers
Local housing authority, housing partnership, or other nonprofit housing organization
Local State Representative’s Office
County or municipal office

MATERIALS:
Meeting space with table & chairs
Handouts for classes or webinars
Money-Smart Week brochures or other printouts
Passports or booklets
Stamps for passports
Water for speakers
Refreshments for face-to-face programs (optional)

PLANNING TIMELINE:

*Plan 6 months in advance*

**Month 6**
- Select program topics.
- Begin to contact potential speakers and curate webinars.
- Seek partner sponsorship (if needed).
- Establish dates & times for face-to-face programs.
- Secure meeting room space.

**Month 4-5**
- Confirm partners & program speakers.
- Design passports or booklets (sample provided).
- Begin advertising program series.
  - Facebook/Twitter.
  - Press Release.
  - Newsletter or Internal Flyers.
  - Flyers at Partner Locations.
  - Coasters at local restaurants, bars, coffee shops.
- Create page on library website about series (with a place to post links).
- Open program registration.

**Month 2-3**
- Touch base with speakers or partners.
- Order passports or booklets, handouts for programs.
- Communicate program details with library staff.
- Create social media buzz.

**Month 1**
- Room set-ups.
- Post links to webinars (if hosting on website).
• Book display to promote series.
• Take photos.

RELATED BOOKS:

100 Questions Every First-Time Home Buyer Should Ask: With Answers from Top Brokers from Around the Country by Ilyce R. Glink (Three Rivers Press, 2005).


Saving for Retirement Without Living Like a Pauper or Winning the Lottery by Gail Marks Jarvis (FT Press, 2007).

RESOURCES:

ALA Money-Smart Week Page - http://www.ala.org/offices/money-smart-week

FDIC Personal Finance Courses & Materials
https://www.fdic.gov/consumers/consumer/moneysmart/

360 Financial Literacy - http://www.360financialliteracy.org/

My Money - http://www.mymoney.gov/Pages/default.aspx

GOALS:

To empower new and younger adults to take charge of their personal finances.

To educate the larger community about financial literacy topics.

To engage new and younger adults with relevant program topics.

OUTCOMES:

Enhanced literacy on personal finance topics among new adult population.
[Cut along dotted line and fold in half; program schedule may be included inside of booklet or paste the sides together for enhanced support]
Money Smart Week
Program Survey

Please tell us how much you agree or disagree with these statements

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<th>Strongly Agree</th>
<th>Agree</th>
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<td>5. I intend to apply what I learned.</td>
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<td>6. I feel more confident in my personal finance skills.</td>
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7. What did you like most about this program?

8. What could the library do to better assist you in learning more?

This program is sponsored by ________________________________ Library as part of the PA FORWARD initiative promoting the value of libraries in the 21st century.
PROGRAM NAME: Right on the Money: Saving Money
PA Forward | Financial Literacy

DEVELOPMENT LEVEL: Moderate
This program can be used for children and parents or adapted for just one or the other.

DESCRIPTION: Utilizing a free resource to engage, inform, and develop an understanding of financial literacy basics in young children. Developed by the Penn State Cooperative Extension and Pennsylvania Office of Financial Education.

TOPIC(S): Basic Financial Literacy Topics

TARGET AUDIENCE: Grades K – 3 and preschool

EXPECTED EXPENDITURE: 0 ($25 or less for refreshments)

PARTNERS: Local high school teachers
Local high school business students
Local professors and undergraduate students
Library teen volunteers

MATERIALS: Copy of Saving Money Visuals
Crayons, markers, cardstock, construction paper
Scissors, tape, glue, decorations
Sample passbook, bank statement with vital information blocked out (optional)
Pigs will be pigs by Amy Axelrod
Piggy bank (for facilitator)
Pennies (one for each child)
Empty containers (one for each child)

PLANNING TIMELINE:

Month 4
- Secure Facilitator, if necessary.

Month 3
- Review lesson (either outside facilitator or library staff).
- Plan for an independent session or series (4 sessions); additional information and resources can be found at http://www.moneysbestfriend.com/default.aspx?id=254

Month 2
- Create and display promotional flyer.
- Create and display registration.

Month 1
- Gather supplies.
- Place hold on books for storytime, display, and take home.

Day Of
- Room setup/breakdown.
RELATED BOOKS:  
*Money, Money, Honey Bunny!* by Marilyn Sadler (Random House, 2006).  
*Save, Spend, or Donate?* by Nancy Loewen (Picture Window Books, 2005).  
*Saving Money* by Mary Firestone (Capstone Press, 2009).  

RESOURCES:  
Pennsylvania Housing Finance Agency: Right on the Money  

GOALS:  
To increase level of understanding in the importance of saving money.  
To identify safe places to save money.  
To develop skills to make good money saving decisions.  

OUTCOMES:  
Increased level of understanding of the importance of saving money.  
Increased awareness of safe places to save money.  
Increased opportunities for parent/child discussion on the importance of saving money.
## Right on the Money
### Program Survey (FOR PARENT/CAREGIVER)

<table>
<thead>
<tr>
<th>Please tell us how much you agree or disagree with these statements</th>
<th>Strongly Agree</th>
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<tr>
<td>10. Overall, this program met my child’s(ren’s) expectations.</td>
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<td>11. My child(ren) learned or did something at the library today that was helpful.</td>
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<td>12. I am more aware of the resources and services provided by the library.</td>
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<td>13. My child(ren) will attend more programs at the library on financial literacy.</td>
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<td>14. I intend to discuss the importance of saving money as well as safe places to save money with my child(ren).</td>
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<td>15. I intend to explore other financial literacy concepts with my child(ren) through books at the library.</td>
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<td>16. I intend to introduce other financial literacy concepts to my child(ren) through books and programs at the library.</td>
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<td>17. I intend to discuss other financial literacy concepts with my child(ren).</td>
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18. What did your child(ren) like most about this program?

19. What could the library do to better assist your child(ren) in learning more?

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Financial - 21
**PROGRAM NAME:**  Save, Spend, Share  
*PA Forward | Financial Literacy*

**DEVELOPMENT LEVEL:**  Moderate

**DESCRIPTION:**  Children learn about saving and spending money, and giving through interactive activities.

**TOPIC(S):**  
- Saving Money  
- Spending Money  
- Giving, Donating

**TARGET AUDIENCE:**  Children in Grades K-3

**EXPECTED EXPENDITURE:**  $0-$25  
Depends on what you already have and donations.  
(envelopes, poster board, construction paper, printing play money and game scenarios)

**PARTNERS:**  
- Pennsylvania Credit Union Association (PA Forward Partner)  
- Local bank (examples are below, but are not limited to)  
  - Citizens Bank (PA Forward Partner)  
  - PNC Bank (Grow Up Great Program)  
- Pennsylvania Housing Finance Agency (Right on the Money Program)

**MATERIALS:**  
- *Alexander Who Used to Be Rich Last Sunday* by Judith Viorst  
- *The Berenstain Bears Think of Those in Need* by Stan and Jan Berenstain  
- Poster board or whiteboard  
- Sharpies or dry erase markers  
- Light colored construction paper  
- Spending/Saving Game Scenario’s (8 ½ X 11) (attached)  
- Play Money (attached)  
  - Game: $50 per participant  
  - Needs/Want Poster: $5 in quarters  
- Envelopes (2 for each participant): 1 labeled “Save,” and 1 labeled “Spend”  
- Poster board - cut in half (1 half per participant)  
- Glue sticks  
- Markers  
- Miscellaneous craft materials  
- Magazines
PLANNING TIMELINE:

Month 3
- Contact possible partner(s) – optional. Partners may help sponsor the program, and/or send a representative to discuss savings.
- Create and display flyer.
- Create and display registration.

Months 1-2
- Touch base with partners.
- Prepare materials: Draw chart on poster board if not using a whiteboard, print and cut out play money, label envelopes, cut poster boards in half (except 1 if not using a whiteboard), gather craft supplies and old magazines, print discussion questions.

Day Of
- If using a whiteboard for the graph, draw the graph on the whiteboard.
- If you have enough space set up “Spending/Saving Game.” It is a quick set up if you can’t set it up before the story.
- Set up craft table.

RELATED BOOKS:

National Geographic Kids Everything Money by Kathy Furgang (National Geographic Children's Books, 2013).


Money Math (Math Everywhere) by Katie Marsico (Lerner Classroom, 2015).

Saving Money (Blastoff Readers, Level 2) by Mari C. Schuh (Bellweather Media, 2016).

The Berenstain Bears Get the Get the Gimmies by Stan and Jan Berenstain (Random House, 1988).

The Berenstain Bears’ Trouble with Money by Stan and Jan Berenstain (Random House, 1983).

All For a Dime: A Bear and Mole Story by Will Hillenbrand (Holiday House, 2015).


Bunny Money by Rosemary Wells (Dial Books for Younger Readers, 1997).

RESOURCES:

*Resources used for this program.

Credit Union National Associate: Thrive By Five (Pre-K)
http://www.cuna.org/thrivebyfive/

Finance in the Classroom* (More Alexander Discussion Questions)
GOAL: Children will learn about spending money wisely.

Children will learn about ways to save money.

Children will learn about ways they can help others.

OUTCOMES: Children will spend money wisely.

Children will save money.

Children will help others.
Save, Spend, Share Program Outline

Introduction Discussion (Based on Right On the Money Lesson 2)

- Have you had your own money to spend?
- How did you get that money, earn it with chores or was it a gift?
- What did you spend money on? Do you think it was a wise choice?
- When you are listening to the story think about whether or not Alexander is using money wisely.

Spending (Using Money Wisely)

- Read Alexander Who Used to Be Rich Last Sunday by Judith Viorst, and discuss.
  - After Reading (Based on Right On the Money Lesson 2 and Scholastic, see recipe resources for websites)
    - How much money did Alexander have on Sunday? ($1)
    - How much money did Alexander have at the end of the book? (0)
    - What did Alexander want to buy with his money? (A Walkie-Talkie)
    - Was Alexander able to save money for the walkie-talkies? Why?(No, he spent it on other stuff)
    - What did Alexander spend his money on instead?
      (gum, bets, rented a snake, fined for bad words, flushed down toilet, fell in floor crack,
      candy bar, magic trick, fined for kicking, ½ melted candle, 1 eyed teddy and deck of cards
      at garage sale)
  - How Did Alexander Spend His Money? Activity - Graph how much Alexander spent on each item. Paper
    version for participants, and master on whiteboard or large paper.
    (From Right On the Money Lesson 2)
    - What did Alexander spend the most on? The least?
    - What are some of the ways Alexander tried to earn back his lost money?
      (selling his chewed gum, renting toys, trying to make a tooth fall out, looking for loose change,
      returning bottles)
    - What are some other, more successful ways Alexander could earn money? (example answers: doing
      chores, having a bake sale or lemonade stand)
    - Did Alexander spend his money wisely? OR Did Alexander plan what he was going to buy or did he
      just buy whatever got his attention?
      (No, Alexander bought whatever got his attention)
    - What advice would you give Alexander about what he should have done with his money if he wanted
      the walkie-talkies?

Saving

- Discussion
  - What are some ways to Alexander could have saved his money?
  - Are you good at saving money or do you spend it too quickly?
  - Do you have a special place at home to save money?
  - What do you know about banks and keeping money there?
  - Do any of you have a savings account at the bank?
**Giving**

- Is there anything else Alexander could have done with his money besides spend it or save it?  
  - If children need help coming up with an answer try asking them ways Alexander could have used his money to help people.
- **Read:** *The Berenstain Bears Think of Those In Need* by Stan and Jan Berenstain (or *The Berenstain Bears Lend a Helping Hand*)
- **Discussion**
  - How did the Berenstein Bear family help those in need?  
  - What can you do to help those in need?
    - What are some ways you can help your family?  
    - What are some ways you can help someone at school?  
    - What are some ways you can help someone in your neighborhood?  
    - What are some ways you can help someone you have never met before?  
    - How does it feel when someone helps you?  
    - What is something you can do today to help someone?  
  - [http://www.jrbedandbreadclub.com/PdfFiles/5046-jrbbc_resource_guide_v2.pdf](http://www.jrbedandbreadclub.com/PdfFiles/5046-jrbbc_resource_guide_v2.pdf)
- **Activity**
  - Have children trace one of their hands on light colored construction paper, and cut the hand shape out.  
  - Next, have children write one way they can help others on each finger.  
  - [http://www.jrbedandbreadclub.com/PdfFiles/5046-jrbbc_resource_guide_v2.pdf](http://www.jrbedandbreadclub.com/PdfFiles/5046-jrbbc_resource_guide_v2.pdf)

**Spending/Saving Game**

- Arrange scenarios in a square or circle on the floor, like an oversized board game. Participants receive 2 envelopes, one “spend” and one “save.” “Spend” has $50 of play money. “Save” is empty. Participants roll die and move around “board.” When participant lands on a “spend” or a “donate” scenario he/she give money to banker, and when he/she lands on earning scenario he/she puts money in “save” envelope. Not all “giving” scenarios involve handing money over. An option for the banker is to keep the money from the “giving” and “spending” scenarios separate, and add them up at the end. This game doesn’t have a winner. It is meant to be an interactive activity to help children learn about spending, saving, and giving.

**Spending Activity**

- Create a Needs vs. Wants Poster: Brainstorm items that would be “needs,” and “wants.” Glue sticks, markers, and ads are free, but materials to personalize the poster have to be purchased. Give each child the same amount of play money. Have children write “Needs” on one half of their poster, and the other half “Wants.” Children will glue on pictures representing each half, and then purchase materials to personalize their posters. If you want to include “Giving” have children divide the posters into thirds, and mark one as “Giving” for items that could be donated.

*Depending on the size of the group you can run “Spending/Saving Game” at the same time as the “Spending Activity,” and have participants take turns with the game.*
New Gum Flavor

Buy gum for $1.

Happy Birthday!

Receive $20.
You found $5 bill on the ground.

Donate it to your favorite charity!

Your favorite band has a new CD.

Buy iTunes album $10.

OR

Buy single song $2.
You did a good job mowing your neighbors lawn.

Your neighbor pays you $15.

Donate your time to the local soup kitchen.
Found a cool new app.

Buy app for $2.

Good job babysitting.

$20
Make cards for soldiers.

The sequel is out to your favorite series.

Buy paperback book for $5.

OR

Buy the hardcover for $10.
It’s so hot your lemonade stand does great!

$15

Donate clothes that no longer fit to the Salvation Army or other charity.
The movie you have been looking forward to seeing is finally out.

Go the first night for $9.
OR
Wait for matinee, $7.

Your family holds a garage sale.

Sell old toy for $4.
Donate canned goods to your local food pantry.

New video game you can’t wait to play.

Buy now for $30.

OR

Wait for used copies, pay $15.
### Save, Spend, Share
**Program Survey (Parents/Caregivers and Child)**

<table>
<thead>
<tr>
<th>Please tell us how much you agree or disagree with these statements</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Overall, this program met my expectations.</td>
<td></td>
<td></td>
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<td>2. I learned or did something at the library today that was helpful.</td>
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<td>3. I am more aware of the resources and services provided by the library.</td>
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<td>4. I will attend more programs at the library.</td>
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<td>5. I intend to explore other financial literacy concepts through books at the library.</td>
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<td>6. I plan to make better choices when spending money.</td>
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<td>7. I plan to start saving my money.</td>
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<td>8. I plan to help others.</td>
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</table>

9. What did you like most about this program?

10. What could the library do to better assist you in learning more?

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*This program is sponsored by ____________________________ Library as part of the PA FORWARD initiative promoting the value of libraries in the 21st century.*
PROGRAM NAME: Fashion on a Budget: Thrifted Fashion Show
PA Forward | Financial Literacy

DEVELOPMENT LEVEL: Low/Medium

DESCRIPTION: After participating in a financial workshop, teens will be challenged to put together a fashionable outfit using a suggested budget. Pieces of the outfit may be assembled from wherever the teens choose, including clearance racks, thrift stores, and dollar stores.

TOPIC(S): Budgets, fashion, consumerism

TARGET AUDIENCE: Teens

EXPECTED EXPENDITURE: 0-$25. Attendees will be responsible for purchasing their own outfits using the proposed budget (ex: $10). Refreshments are always a nice touch. A plastic runway could be an extra detail. Judges or the audience will vote on the best outfits, taking into account creativity and best use of funds.

PARTNERS: Local consignment stores may provide judges
Local grocery stores may donate snacks
Local banks may facilitate a workshop for teens on budgeting

MATERIALS: Paper ballots
Plastic runway
Microphone for announcing if available
Refreshments

PLANNING TIMELINE:

Month 3
• Line up community partners to donate refreshments or speak at workshops.

Month 2
• Promote event through calendar, media, and flyers.

Month 1
• Run budgeting workshop(s) for participating teens with tips.

Day Of
• Set up room and runway.

The Complete Guide to Personal Finance for Teenagers by Tamsen Butler (Atlantic Publishing Group, 2010).

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RESOURCES:
Balance Track: Personal Finance Education Center - http://balancetrack.org/
Better Money Habits - https://www.bettermoneyhabits.com/
The Mint - http://www.themint.org/

GOALS:
To develop financial literacy skills, especially decision-making and critical-thinking.
To create and work with a budget.
To be creative while spending money wisely.

OUTCOMES:
Increased understanding of working with a budget.
Confidence with spending money wisely.
## Thrifted Fashion Show: Sample Scoring Sheet for Judges

<table>
<thead>
<tr>
<th>Name:</th>
<th>Circle score; 4 is highest possible.</th>
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<tbody>
<tr>
<td><strong>Budget</strong></td>
<td>4</td>
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<td><em>Was the participant within the budget?</em></td>
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<td><em>Did the participant save any money?</em></td>
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<td><strong>Creativity</strong></td>
<td>4</td>
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<td><em>Was the participant inventive in his/her spending of money and putting the outfit together?</em></td>
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<tr>
<td><strong>Use of Materials</strong></td>
<td>4</td>
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<tr>
<td><em>How did the participant put the materials together to complete the outfit?</em></td>
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<tr>
<td><strong>Cohesive Outfit</strong></td>
<td>4</td>
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<td><em>Does the outfit “work?” Do all the elements complement each other?</em></td>
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</tr>
<tr>
<td><strong>Overall Presentation</strong></td>
<td>4</td>
</tr>
<tr>
<td><em>Did the participant present with confidence, able to answer any questions about the budget and outfit?</em></td>
<td></td>
</tr>
<tr>
<td><strong>Comments:</strong></td>
<td></td>
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# Thrifted Fashion Show Program Survey

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<td>5. I intend to apply what I learned.</td>
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<td>6. I learned how to work with a budget.</td>
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<td>7. I have a better understanding of how to spend money wisely.</td>
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<td>8. I am planning on creating my own budget.</td>
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| 9. What did you like most about this program?                 |                |       |         |          |                 |           |

| 10. What could the library do to better assist you in learning more? |                |       |         |          |                 |           |

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