

**Spring 2015**

Money Matters at Your Library

Vol. 13, No. 1



## Money Smart Week® at Bernards Township Library

By **Lynne Coker Hilf**,  
Senior Reference Librarian,  
Bernards Township Library

Money matters to everyone in different ways. Depending on age, experiences, and life goals, money can represent survival, freedom, opportunity, education, and more.

A national initiative called "Money Smart Week® @ your library" (MSW) was created by the Federal Reserve Bank of Chicago in 2002 and ALA joined as a national partner in 2011. The overall mission is to promote financial literacy among the general public and help consumers better manage their personal finances.

Libraries, community organizations, and local businesses have all become increasingly involved in this annual week-long event, and Bernards



**APRIL 18-25, 2015 | @your library®**

Township Library is one of only a few New Jersey libraries that participate in promoting this program.

This year will be the fourth MSW that we have celebrated in Bernards Township; it is part of our dedication to helping individuals and families in our diverse community learn more about money management and meet personal and financial goals.

One week every April is dedicated to MSW, and this year we will be holding various events during April 18-25.

(Continued on page 7)

## Money Matters at Piscataway PL

By **Mary Piekarski**,  
Supervisor, Adult Services;  
**Doug Baldwin**,  
Emerging Technologies  
Librarian; and **Joe  
Petraroli**, Adult Services  
Librarian; Piscataway  
Public Library

Money matters at the Piscataway Public Library, and we know that it matters to the organizations and communities that surround us, too.

That's why we were so excited when we were awarded a grant from the Financial Industry Regulatory Authority (FINRA) Investor Education

Foundation and ALA through Smart Investing @ your library (<http://smartinvesting.ala.org/>).

This grant award has enabled us to provide more than 20 free, unbiased financial information programs to the public. The relationships we have formed with other institutions (including additional public libraries, Piscataway High School, the Rutgers Cooperative Extension, the Piscataway Senior Center, and more) have extended the reach of this program beyond the walls of our library.

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## Message from the PRESIDENT

### Money, Money, Money, Money— Monnnney!

My husband tells me that whenever I get together with other librarians, especially directors, money is all we talk about—how much our libraries need, how much our libraries don't have, and how can we get more money for our libraries? How come everyone else doesn't understand how valuable libraries are and why don't they just give us some more money so we can do some really great things? (Not that libraries don't already do great things, but don't you think we could do even more and better things if we just had a little bit more money?)

Whew! I would be tired of listening to all that myself if I didn't understand that libraries are always on the edge when it comes to money. These days it is not just our libraries that are on the edge when it comes to money, many of our patrons are too.

This issue of the newsletter brings together some great ideas on money matters at libraries. From a very specific program on couponing to participating in ALA's Money Smart Week® to getting funding for financial programming, there is something for every library to help patrons on the edge.

This year money plays a key role in NJLA's advocacy efforts, too. Three important bills are before the New Jersey Legislature that, if approved, will definitely have an impact on library budgets:

- Bill A967/S234 will increase the pool of Per Capita State Aid (PCSA) available to libraries by \$3 million. This bill has strong support from both sides of the aisle in the Assembly and Senate. An increase of \$3 million in state aid will certainly help shrinking library budgets.
- Bill A4001 will let communities decide just how valuable their libraries are to them. The voters, if they choose to, would be able to decide the funding level for their particular libraries. This would provide critical support for struggling libraries by allowing them to rise above the one-third mil funding level.



- The New Jersey Library Construction Bond Act, Bill A3966, will give libraries the opportunity, through a 1-to-1 matching grant, to fund much needed capital improvement projects. A3966 would permit a public referendum to be placed on the general election ballot asking the public to approve bonding for public library capital needs.

Once the referendum is approved, libraries and their municipalities would be able to apply for the matching grant. This would allow for updating and upgrading libraries to meet the evolving technological demands of their communities. It would also help make much needed ADA upgrades to library buildings possible.

All three of these bills will help New Jersey libraries tremendously. All three of these bills will help libraries on the edge of money matters.

Help support our efforts by using your library's social media outlets (and your own!) to promote these bills and all NJLA posts; plus, be sure to "like" each others' pages and posts. Remember, a great way to support our New Jersey libraries is to take advantage of social media to spread the word about all the great things we are doing!

One final thought: NJLA Conference registration is now open! The conference (<http://njlaconference.info>) is chock full of great programs and there's something for everyone about libraries on the edge. Don't forget to use #NJLA15 and #LibrariesOnTheEdge in your posts about the conference.

Looking forward to seeing everyone April 20–22 in Long Branch.

**Terrie McColl**

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Submissions will be due  
on January 2 (Spring issue);  
April 1 (Summer); July 1 (Fall);  
and October 1 (Winter).

### **Mission Statement of the New Jersey Libraries NEWSletter**

The *New Jersey Libraries NEWSletter* is one of the official publications of the New Jersey Library Association and serves as a vehicle for communication of library issues and activities among the members of NJLA.

### **Editorial Statement of the New Jersey Libraries NEWSletter**

The *New Jersey Libraries NEWSletter* shall provide news of NJLA and information about statewide, regional, and local library activities.

News shall be as current as possible within the constraints of the publication schedule and the publication will serve as an archival record of significant and lasting library issues and topics.

The *New Jersey Libraries NEWSletter* shall provide reports from officers, committees, roundtables, sections, and other units of the NJLA.

It shall also publish reports on trends and practices in the library profession and articles on topics of interest to the New Jersey library community. Ephemeral issues and time-sensitive topics will be covered in the listserv or the association website.

Inclusion of an article or advertisement in the *New Jersey Libraries NEWSletter* does not constitute official endorsement by NJLA.

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## Letter from the EXECUTIVE DIRECTOR

### NJLA on the Edge in 2015

By the time you read this message, registration for our 2015 NJLA Conference will be underway. It promises to be a great conference with terrific presenters, plenty of networking opportunities, and wonderful exhibitors. You really don't want to miss it.

Try to stay overnight at the conference—it adds tremendously to your experience and gives you many more opportunities to connect with colleagues and friends. You can learn a lot from these informal connections, which can be extremely valuable to your library. Register for the conference right after you get done reading this! (See URL below.)

As we know, many New Jersey libraries are providing new and innovative services to their communities through makerspaces. NJLA will be holding a Library Maker's Toolkit event on March 10 at the Monroe Township Public Library. Topics will include Raspberry Pi and Arduino programming, jewelry making, machine sewing, WordPress, cooking, knitting, and more. To get information and to register, visit <http://librarymakerstoolkit.info>.

Also, the first-ever NJ Makers Day (<http://njmakersday.org>), which aims to "celebrate the culture of making in New Jersey," will be held on March 21. Both commercial and public makerspaces (including public libraries) will offer maker programs all over the state. Plan to attend one or both of these events to learn more about makerspaces or expand your existing knowledge!

Libraries are also getting involved with STEM (science, technology, engineering,

and mathematics) education and offering workshops and programs to help people of all ages learn coding (computer programming). The NJLA Professional Development Committee is presenting micro-conferences this year on coding to educate our librarians on this trend and provide basic training.

Two new pieces of legislation have recently been introduced in the NJ Legislature which are extremely important to the future of libraries in New Jersey:

- A3966 is the New Jersey Library Construction Bond Act. If passed by the legislature and signed by the governor, it would permit the public to vote on \$125 million in state bonds for capital projects in public libraries in the November election. It has been over 15 years since capital funding for library projects has been available. A survey conducted by NJLA in September 2014 demonstrated the strong need for capital funding (for both physical and technological improvements) in public libraries.
- A4001 would permit increases in the municipal free public library tax rate above the minimum one-third mil upon voter approval. This would assist many public libraries unable to provide library services in their communities at the minimum one-third mil funding level alone.

2015 looks to be a year on the edge for NJLA and the entire library community, filled with both challenges and excitement. Looking forward to seeing you at the conference and our other great NJLA events in the months to come.

**Pat Tumulty**



## Note from the EDITOR

### Filling in the Blanks

This newsletter issue discusses a variety of money-related resources and programs for a wide range of ages, but one group I would have liked to see us look at more with respect to money matters is the millennial generation.

According to a recent article by *Forbes* contributor Robert Farrington, our society needs to step it up when it comes to improving millennials' financial literacy (<http://tinyurl.com/l45jhfl>). With the lowest credit scores of any age bracket, a reputation for missed or late bill payments, and a surprising lack of awareness about student loan debt, millennials need help—fast.

Academic and college librarians, who currently have the most direct access to this group, have started addressing this need. 2013–2014 ACRL President (and former NJ librarian) Trevor A. Dawes made financial literacy the main focus of his presidential term, hosting programs on the topic at ALA last year and working with ACRL to provide resources for academic librarians interested in educating students on money matters.

Check out ACRL's Web page on Trevor's financial literacy initiative (<http://tinyurl.com/k5hdhg4>). It includes a comprehensive guide to financial literacy tools and resources, related *College & Research Libraries News* articles, and examples of financial literacy best practices from colleges around the country.

In addition to academic librarians, other types of librarians can get in on the action too—many of the ideas and materials suggested by ACRL can easily be used by young adult and reference librarians at public libraries or by media specialists at schools.

Admittedly, getting the word out about the importance of financial literacy to millennials will be a challenge, but NJ librarians have had some great success in the past few years reaching out to this demographic. I'm sure we can find creative and innovative ways to educate young people about money matters and help do our part to increase the financial health of this up-and-coming generation.

**Megan McCarthy**

### New Jersey Library Association

### Annual Conference

**April 20-22, 2015**

**To get information and to register, visit:**

**<http://njlaconference.info>**





# Coupons and Cards at Monroe Township PL

By **Lauren Uslan**, Reference Librarian, Monroe Township Public Library

Thanks to the popular television show *Extreme Couponing* on TLC, there are many misconceptions about couponing. Couponing critics perceive it to be tedious and a waste of time, but nothing could be further from the truth. It is not necessary to spend hours clipping coupons, days categorizing them, and years stockpiling items in an attempt to save money.

Actually, couponing basics are quite simple, and they can be easily enjoyed as a group. As a reference librarian at Monroe Township Public Library (MTPL) and avid couponer, I recognized the unique opportunity to merge my hobby with the needs of our community and formed a monthly Coupon Club at our library.

## Coupon Club

MTPL held its first Coupon Club meeting in April 2013. Right away, it served as a social gathering place for frugal-minded patrons to clip and swap coupons, share tips, and discuss shopping experiences.

Before the existence of the Coupon Club, the library's circulars, including coupon inserts, were removed from the newspapers and often went straight to the recycle bin. I realized that these circulars could be gathered and presented to patrons in a useful, organized manner.

For each meeting, I collect and sort the SmartSource, RedPlum, and P&G BrandSaver inserts from the weekly Sunday papers. Coupon Club members request that the inserts remain unclipped in their booklet form for easier browsing. Attendees also donate their unwanted coupons to exchange with each other for those they need.

I hold all meetings on Monday afternoons toward the beginning of each month. Since many coupons expire at the end of the month, this schedule maximizes the time frame patrons have to use the newly released coupons, to plan, and to budget. During meetings, I ensure the coupons are distributed among all attendees, facilitate discussions, and



**The Coupon Club meets monthly at the Monroe Township PL.**

SHOP SMALL ..... SHOP LOCAL  
SHOW YOUR  
MONROE TOWNSHIP LIBRARY CARD  
AT ANY ONE OF OUR PARTICIPATING BUSINESSES  
AND RECEIVE A DISCOUNT

**The "Shop Small, Shop Local" program offers MTPL library card holders savings around town.**

teach informal lessons.

Just as books have gone electronic, so have coupons, and patrons are interested in learning about coupon-related apps (such as Ibotta and Checkout 51), online deal forums, money-saving blogs, and cash-back websites.

I created a brochure of online couponing resources and a handout with links to online loyalty programs for patrons to take home and explore at their own pace. MTPL also subscribes to *ShopSmart* magazine, which I make available at meetings.

A couponing program can benefit library community members of all different ages and backgrounds. Anyone can coupon, especially with the encouragement and support of others. Plus, the tangible monetary reward of a successful shopping trip is a shared benefit that keeps patrons hooked.

In a town with several adult communities, many of our Coupon Club attendees are retirees living on fixed incomes who look forward to the meetings. If, however, your community trends toward a younger demographic, you can promote the program's value in terms of access to diaper and formula coupons. Consider publicizing the club in the children's section where young families visit most.

Best of all, the Coupon Club is a budget-friendly program. Other than staff time, it costs nothing to run. All that is needed to begin are donated coupon inserts, scissors, and a few small boxes or envelopes to keep coupons organized.

## Your Library Card as a Coupon

Librarians always promote the value of a library card, but at MTPL that is now truer than ever. Library Director Irene Goldberg wanted a way to support and advertise local businesses without charging them a fee. As a result, in January 2014, MTPL Library Assistant Donna Rogers implemented the "Shop Small, Shop Local" program, which essentially transformed every MTPL library card into a coupon. The program encourages patrons to "check out the savings" by presenting their library cards at participating businesses in exchange for a discount on their purchases.

To get started, Donna contacted several businesses by phone, including the local dry cleaners, florist, golf center, and restaurants. She explained our vision—a mutually beneficial program to support township businesses with free advertising while encouraging residents to obtain library cards and check out our in-house resources.

*(Continued on page 12)*

## ‘For Me, For You, For Later’ Program at Newark PL

By **Heidi Lynn Cramer**, Assistant Director for Public Services, and **Natasha Osborne**, Children’s and Outreach Librarian, Newark Public Library

After devastating cuts to the Newark Public Library’s general operating budget in 2010, we were approached with a unique opportunity from the PNC Foundation. We could get a grant award of over \$300,000 to implement a financial literacy initiative for Newark-area preschoolers and families.

The initiative was based on For Me, For You, For Later: First Steps to Spending, Sharing, and Saving™, a financial education program in English and Spanish developed by Sesame Workshop and PNC Grow Up Great ([www.sesamestreet.org/parents/save/foundation](http://www.sesamestreet.org/parents/save/foundation)).

While the timing was perfect as far as the need for funds, the idea of teaching preschoolers about finances seemed like a challenge. However, we knew that participating in the grant would also allow us the opportunity to focus on core library services that would have otherwise been curtailed—literacy activities for children, programming for families, outreach to schools, and collection development. We decided we were up to the task.

### Programs and Events

We began the grant program by inviting several local school groups to attend a kick-off event at our Main Library. The 45-minute program featured speakers from the community and children’s musicians Beth and Scott Bierko (<http://bethandscott.net/>), who performed an original musical program they developed called “Money Matters.”

Throughout the 18-month grant period, we scheduled several additional performances at our libraries. These took place during the school day and during out-of-school time as well, giving children the opportunity to visit the library either as a class or with their families.

Since all 3- and 4-year-olds are eligible for free preschool in the city of Newark, we realized we could reach more students more efficiently through classroom visits from our



*Kids had a great time playing supermarket at one of Newark PL’s Family Financial Fairs.*



*Learning about different careers during a matching game at one of Newark PL’s Family Financial Fairs*

librarians. These visits included a story time, activities, and the distribution of the For Me, For You, For Later kit, which was provided by PNC Grow Up Great.

One popular and effective activity we used from For Me, For You, For Later to explain saving to young children was introducing spending, sharing, and saving jars. This concept can be demonstrated with three inexpensive containers or recycled plastic jars.

Family Financial Fairs were also held in each of Newark’s five wards during the grant program, with activity stations including a pretend supermarket, number and counting games for small groups, career-matching games, and (our personal favorite) a dress-up station called “Who Wears That Hat?” that gave kids the chance to pretend to be astronauts, surgeons, firefighters, and more.

Instructions for simple crafts, such as finger puppets, were provided by the For Me, For You, For Later program. PNC volunteers staffed the activity stations.

Entire families attended the fair together, meaning we reached older and younger siblings as well as parents. Representatives from community development nonprofits, children’s services organizations (such as Programs for Parents), the Newark/Essex Foreclosure Task Force, and even a city nutrition counselor were excited to partner with us.

Giveaways, drawings for prizes, and movement activities rounded out the fairs. And nobody could resist a photo-op with an oversized million dollar bill!

Aside from some prizes and fees for performers, most of what we offered at our fairs was low budget or no cost. Many supplies were standard craft items or were reusable, such as puppets, games, and a toy cash register.

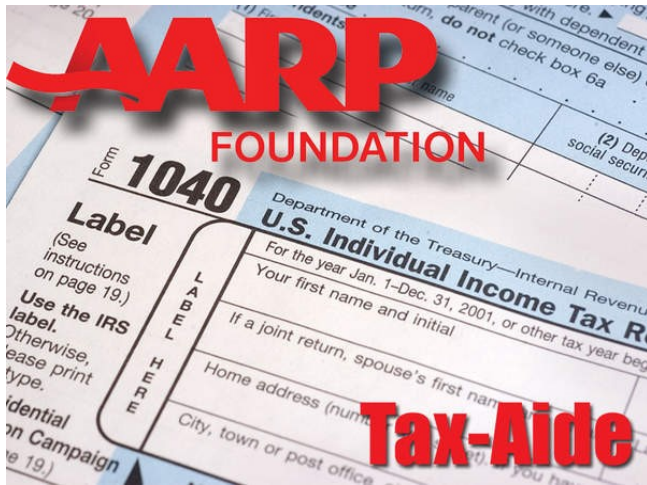
### Collection Development

Collection development included nonfiction and fiction selected for all eight Newark Public Library locations. These books continue to be prominently displayed with appropriate signage and funder credit.

*(Continued on page 11)*



## Matawan Aberdeen PL Offers Free Tax Help



By **Kimberly Paone**, Director, Matawan Aberdeen Public Library

The AARP Foundation Tax-Aide Program has existed for more than 40 years in every state and Washington D.C., helping low- and moderate-income earning individuals (with special attention given to those 60 years of age and over) complete their tax returns free of charge. The Matawan Aberdeen Public Library has a long-standing relationship with this program that began many years before I became director in 2010.

Over the years, the organizers and the volunteers have changed somewhat and the schedule changes annually with the needs of the library and the volunteers' availability. Even the location of tax help inside the building has moved, but one thing has been a constant: Hundreds of community members have received quality tax assistance each year for free.

This year, we began taking tax appointments on January 5, and already patrons have begun scheduling their time slots. However, preparation for the tax season started last fall when conversations with our AARP liaison about technology needs and scheduling began.

There were discussions with department heads about meeting room scheduling, some creative solutions so that a Friends book sale could be accommodated, and testing of a wireless printer and other equipment. Of course, tax forms were also ordered.

The Tax-Aide Program calls for quite a bit of work on our end besides the planning beforehand. The circulation staff makes all of the appointments on the phone and in person (they also reschedule appointments, which happens frequently!) and provides a half-page handout that details the documents patrons will need to bring with them to their appointment. If a patron makes the appointment over the phone, a staff member will read the handout out loud so that the patron is fully prepared.

The meeting room, used for all of our programming, is occupied by the AARP volunteers for 17 full days, forcing librarians to rethink other programs and work around those dates.

Because the meeting room is on a lower level, it is imperative that we keep our temperamental elevator in functioning

order, and because this time falls during snow and ice season, we have to keep on top of the sidewalk and parking lot maintenance as well. (Many of the patrons taking advantage of the tax assistance are elderly, so we have an increase in slower-moving patrons, people with walkers, wheelchairs, etc.)

The number of patrons coming through the door increases, the number of directional questions increases, the number of phone calls increases. Despite the extra work, however, it's all worth it.

More than 300 returns were filed last year by AARP volunteers at MAPL. We expect to reach or exceed that number this year. For many older patrons, or those in our community that are struggling to make ends meet, this is a vital service. We are proud to be able to continue to offer it.

The AARP volunteers (we generally have three or four at a time, plus a coordinator) will be available for appointments on Wednesdays and Fridays from 9:45 a.m.-4:30 p.m., starting on February 11. Except for March 13 (setup for the book sale) and April 3 (Good Friday), the volunteers will continue on that schedule through April 10, and we've added Monday, April 13 for last-minute appointments.

For an AARP Tax-Aide Program locator and for more information about this program, visit [www.aarp.org/money/taxes/aarp\\_taxaide/](http://www.aarp.org/money/taxes/aarp_taxaide/).

**Kimberly Paone** is Director at the Matawan Aberdeen Public Library. She holds an M.L.S. from Rutgers University in New Brunswick. Her email address is [kpaone@lmxac.org](mailto:kpaone@lmxac.org).


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## Money Smart Week® at Bernards Township...

We aim to reach a broad range of interests and needs, including targeting baby boomer and retirement audiences, investor and stock-market enthusiasts, college-bound students and families, and teens just beginning to learn about financial independence or their own financial literacy. This year, we also hope to include programming and efforts aimed at younger children.



*Lynne and Tim Martin, authors of Home Sweet Anywhere, spoke at the Bernards Township Library for MSW.*

### Programming and Tools for Adults

Because finance can sometimes be viewed as a dry topic, we make sure to provide some programming that is fun and engaging during MSW! Like other public libraries, we believe in hosting unbiased speakers who are not solely selling or pushing specific financial services or products. We also try to provide a range of programming opportunities that might appeal to a broad population.

Many of the programs we provide during MSW do not necessarily incur a cost to the library, though in some cases we have covered travel expenses for presenters. There are many local and national organizations that are becoming more involved with MSW that do not charge speaking fees.

We have hosted a very successful couponing program with Georgine the Coupon Queen (<http://georginesaves.com>), who has appeared on *Good Morning America* and has been interviewed for *Consumer Reports*.

During her program at our library, Georgine showed examples of usable coupons, allowed participants to discover valuable savings in print and online, demonstrated how to take advantage of value-card programs, and provided helpful savings tips, including where to find rebates and deal alerts.

She also made her book, *Tips from Georginesaves.com*, available for purchase and signing, an element that added to an already-positive experience shared by those who attended this program.

In 2014, Lynne and Tim Martin, authors of the best-selling *Home Sweet Anywhere*, came to our library to speak. The couple, who sold their house after retiring in order to be on the road full-time, consider themselves part of the new "home-free" retirement movement. We presented this

program as part of MSW particularly because of the incorporation of money-saving strategies for both travelling and retiring, topics of special interest to many in our community.

For the past few years, we have also enlisted Eve Kaplan, a popular Certified Financial Planner® Practitioner who writes a financial column for one of our local papers. In Eve's workshop, "Key Steps Toward a Successful Retirement," she discussed critical steps to becoming retirement-ready, including financial needs, investment strategies, and more.

In April 2014, Eve switched topics to a frequently requested subject, "Smart Estate Planning Basics," where she discussed such things as typical omissions, blunders to avoid, and basic estate planning tools to minimize taxes to heirs. She shared examples of celebrity missteps, including those of Michael Jackson, Philip Seymour Hoffman, and James Gandolfini. It probably isn't a surprise that this was a particularly interactive and engaging session. We are looking forward to having Eve back in April 2015 for a talk entitled "Avoid These Top 10 Investment Mistakes."

In addition to programming, Bernards Township Library also makes the investment resource Morningstar® available on library computers and remotely through our website, and we offer webinars during Money Smart Week® to provide valuable tips and instructions about how to use this resource.

Specific topics for these webinars have included "How to Create a Portfolio You Don't Have to Babysit," "Investing Well at Every Life Stage," and last year's "Making the Most of Your 401(k)." The theme for 2015 will be "Seven Habits of Highly Successful Investors."

Audience members can attend the live event at the library or can join in remotely, all having the opportunity to ask questions and engage in discussion. After the live webinar, we review the features of Morningstar® Investment Research Center and offer handouts with directions, which helps increase usage of this great tool.

### Programming for Teens and Families

A staple of MSW at the Bernards Township Library for the past few years has been our "College Financing" sessions.



*Georgine the Coupon Queen made a presentation and held a book signing at the Bernards Township Library for MSW.*

(Continued on page 9)



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## Money Matters at Piscataway PL



*NJ Department of Banking and Insurance Commissioner Ken Kobylowski talking to students following a program at the high school*

### Getting Started

For this initiative, the Piscataway Public Library chose the “sandwich generation” as our target audience. This fast-growing demographic, which can be loosely defined as people that have financial responsibilities for both children and aging parents, has unique and complex financial stressors and issues.

After collecting a significant amount of recent consumer articles, census data for our community, and research concerning the financial considerations of this group, we developed a multi-tiered financial information program series to educate members of the sandwich generation, as well as their dependent children and parents. Our approach aimed to assist everyone, but to especially relieve the two-sided burden being placed on this target group.

### Programs on Financial Literacy and Beyond

Since so many people from our targeted group work full time, it was imperative to host programs when they could engage in person or online. Therefore, we offered several evening workshops at three different libraries, the local high school, and two office buildings.

In addition, we provided a variety of webinars, allowing patron participation from home. Initially, we included a funding request for webinar software in our grant proposal; however, since our library ended up acquiring Adobe Connect while waiting for the grant application status, we were able to reallocate those funds and used them for additional programming.

Our grant program officially kicked off in April 2014 with a Financial Literacy Fair, where people got to meet representatives from the Social Security Administration, the NJ Bureau of Securities, the U.S. Department of Veterans Affairs, the Middlesex County Department of Aging, Piscataway Senior Center, Literacy Volunteers of NJ, and the NJ Coalition for Financial Education.

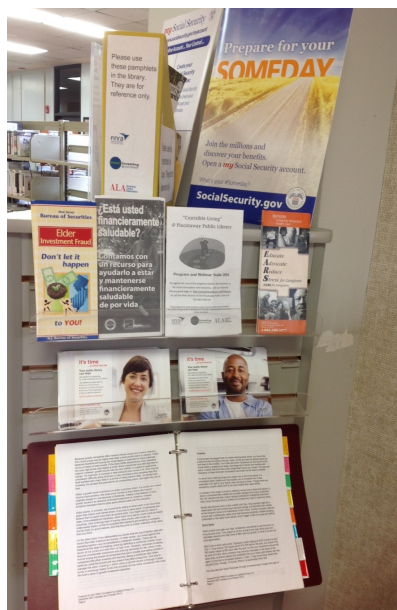
Our series of workshops were presented by several professionals in the field, including Dr. Barbara O’Neill, a financial

resource management specialist for the Rutgers Cooperative Extension; Carl Robinson, a public affairs specialist with the Social Security Administration; and NJ Department of Banking and Insurance Commissioner Ken Kobylowski. These experts covered a wide variety of topics, such as preparing for retirement, avoiding fraud, and understanding net worth. All presenters from state and federal agencies provided programs and presentations at no cost, while other workshops were paid for by grant funds.

Our research indicated that incomplete financial knowledge is not the only factor that hurts the pocketbooks of the sandwich generation; stress can play just as big a role in making poor financial decisions. So we formed a partnership with a family counselor who presented a two-part stress management workshop, which helped people recognize and manage their stressors and become better equipped to deal with their financial burdens.

Just as we did not forget about these psychological barriers, we also did not ignore language barriers that might prevent people from making the right financial decisions. This is why we hired the Literacy Volunteers of NJ to offer a set of workshops geared toward people with limited English language skills.

To cover the other two age groups connected to the sandwich generation, we worked with the high school to organize an assembly, where students heard from a representative from the NJ Bureau of Securities, and we developed several workshops for senior citizens, hosted at the local senior center. Furthermore, the library staff held a financial literacy game night to give families a unique opportunity to apply practical financial management and investment skills in a fun, safe, and interactive way. Accessibility is key.



*The Financial Resource Center at Piscataway PL's Kennedy branch*

### Providing Resources

The Piscataway Public Library strives to make it as effortless as possible to connect people with reliable, comprehensible information.

Thanks to the grant program, we were able to hold two half-day staff workshops on investment basics and resources for both librarians and paraprofessionals, which better prepared us to assist patrons on these matters. The workshops were presented by Dr. Barbara O’Neill.

Along with our trained staff, the dedicated Financial Resource Center at our Kennedy branch provides unlimited access to a specially designated computer with links to resources, trainings, information, games, and content modules that users can utilize during library hours. This center also houses brochures and handouts covering a variety of financial education topics and a collection of circulating personal finance materials in a variety of formats.

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## Money Smart Week® at Bernards Township...

<p><b>BERNARDS TOWNSHIP LIBRARY</b> 12 NORTH MAPLE AVENUE, BASKING RIDGE, NJ 07000 www.bernardslibrary.org • 908-204-3031</p> <p><b>MONEY SMART WEEK®</b> APRIL 5-12, 2014   NEW JERSEY</p> <p><b>Make the Most of Your 401(k)</b> Monday, April 7 at 6:30 pm in the Conference Room</p> <p>Learn how to evaluate the quality of your company's retirement plan and how to select investments that are right for you.</p> <p>This Morningstar® webinar will be broadcast live from Chicago by Christine Benz, investment expert and head of Personal Finance. Instructions on how to access this valuable resource will be reviewed at the end of the session.</p> <p><b>MORNINGSTAR®</b></p> <p>This program is free and all are welcome to attend. Register at <a href="http://www.BernardsLibrary.org">www.BernardsLibrary.org</a> or by calling 908-204-3031 ext. 116</p>	<p><b>BERNARDS TOWNSHIP LIBRARY</b> 12 NORTH MAPLE AVENUE, BASKING RIDGE, NJ 07000 www.bernardslibrary.org • 908-204-3031</p> <p><b>MONEY SMART WEEK®</b> APRIL 5-12, 2014   NEW JERSEY</p> <p><b>Smart Estate Planning Basics</b> Wednesday, April 9 at 7:00 pm in Program Room B</p> <p>Do you associate estate planning with dry, abstract concepts that put you to sleep?</p> <p>Certified Financial Planner® Practitioner Eve Kaplan will show you how interesting and vital estate planning can be. She will discuss basic estate planning tools to minimize taxes to your heirs. Real examples will be used in this lively and relevant presentation.</p> <p>This program is free and all are welcome to attend. Register at <a href="http://www.BernardsLibrary.org">www.BernardsLibrary.org</a> or by calling 908-204-3031 ext. 116</p>
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## Flyers advertising some of last year's Money Smart Week® programs at Bernards Township Library

Joe Roberto, a college financial aid administrator with 40 years of experience, leads a discussion of financial programs available for college-bound high school students.

Joe has been working with the Higher Education Student Assistance Authority (HESAA) and the NJ Association of Student Financial Aid Administrators (NJASFAA) Speaker's Bureau for many years, and he is able to provide details on federal, state, and university financial aid opportunities for college applicants. He shares information about forms that are needed to assist with the college financing process, as well as scholarships and loans that are available.

HESAA ([www.hesaa.org/Pages/StudentsParents.aspx](http://www.hesaa.org/Pages/StudentsParents.aspx)) has many additional financial literacy programs listed on their website. We usually host this event for students and their parents on a Saturday morning, serving light breakfast refreshments and coffee.

We also try to create fun programming specifically geared toward the interests of our teen audience. Recently our Teen Librarian, Karen Andriolo, connected with Judy Malloy, CPA, who presented an engaging program for teens called "Money, Money, Money!" Judy shared information about saving, budgeting, and safely using credit cards, and the teens played a competitive game of "Who Wants to Really be a Millionaire?"

Several attendees gave us feedback about how much fun they had at this program, and registration got a huge boost by being featured in our local school district's e-newsletter and on the main page of the *Basking Ridge Patch* website. This past year, Michelle Heide, a Certified Financial Planner®, also prepared games and trivia that kept our teens engaged, entertained, and learning all at the same time.

## Effective Promotion and ALA Resources

To publicize our programs during the week, we send traditional press releases to local and state newspapers and to local online websites, such as *Patch*. Flyers are posted around the library and are sent to housing developments, organizations, and businesses around town.

Our program lineup for the week is displayed on our library's Facebook page. We also create a visually appealing slide with the MSW logo for the library's homepage ([www.BernardsLibrary.org](http://www.BernardsLibrary.org)) and for our in-house electronic bulletin board situated at our circulation desk.

Our library's MSW events are also listed in our Business/Finance and Adult Event e-newsletters ([www.libraryaware.com/1027/Subscribers/Subscribe](http://www.libraryaware.com/1027/Subscribers/Subscribe)) and posted on our Business LIBGUIDE (<http://guides.bernardslibrary.org/businessesevents>). We also develop displays featuring books and resources highlighting financial literacy and education.

We are excited to be adding new programs for 2015, including a financial workshop for mothers and daughters and programs for children. Total attendance for the library's MSW programs in 2014 was 129, which was up approximately 100 from 2013! We have received very positive feedback on these programs, and this year will include a written survey to obtain additional feedback and suggestions for future programming and promotion.

For planning your own financial literacy events, information on contacting organizations, ideas on programming, and more on registering to be part of this specific initiative, check out [www.moneysmartweek.org](http://www.moneysmartweek.org) and [www.ala.org/offices/money-smart-week](http://www.ala.org/offices/money-smart-week).

**DID YOU KNOW?**

When you flip a penny, you have a slightly **higher** chance of it landing as tails. The heads side of the coin is **heavier** and more likely to end up on the **bottom!**

**2.5 million pennies** would weigh about as much as a **tyrannosaurus rex!**

**A stack of \$100 bills one mile high** would total **1.45 billion dollars!**

FEDERAL RESERVE BANK OF CHICAGO

**MONEYSMARTWEEK.ORG**

**ALA provides free promotional materials, such as bookmarks, for MSW.**

Since MSW has become a joint initiative with ALA, there are also a number of promotional tools on the ALA website, including bookmarks and posters that incorporate the MSW logo and interesting financial facts.

The contact person at ALA regarding MSW is Michael Dowling. He's great at letting librarians know how to do everything for the program! His email address is [mdowling@ala.org](mailto:mdowling@ala.org).

**Lynne Coker Hilf** is Senior Reference Librarian at Bernards Township Library in Basking Ridge. She holds an M.L.I.S. from Rutgers University in New Brunswick. Lynne worked in corporate research centers in the telecom and pharmaceutical industries and for an information company before becoming a public librarian. Her email is [LHilf@Bernards.org](mailto:LHilf@Bernards.org).

## People & Places Around the State

### Honors, Awards, and Recognition



**Doug Baldwin**

**Doug Baldwin**, Emerging Technologies Librarian at Piscataway PL, was named Library Employee of the Year at the Libraries of Middlesex awards ceremony in December.

**Anna Coats** of Livingston PL has been selected by ALA for the next class of Emerging Leaders.

**Northvale PL** rejoined the Bergen County Cooperative Library System (BCCLS) for the first time since it closed in 2011. Voters approved a referendum to make it a municipal library in November.

Seven New Jersey libraries were named 2014 Star Libraries according to the *Library Journal* Index of Public Library Service. The libraries selected were **Avalon Free PL**, **Bernardsville PL**, **Mercer County Library**, **Ocean City Free PL**, **Princeton PL**, **Roseland Free PL**, and **Somerset County Library**.

The Hilton Branch of the **Maplewood PL** and the **Burlington County Library** were two winners of the "Building STEAM with Día" mini-grants, which were awarded by the ALSC, a division of ALA. Only 18 libraries were selected nationally for this grant program.

### Appointments and Elections



**Melissa Lena**

**John Arthur**, Head of Youth Services at Library of the Chathams, was named Assistant Director.

**John Bonney** was named Acting Director of Neptune Township PL.

**Jeanne E. Boyle** was appointed Interim Vice President for Information Services and University Librarian at Rutgers University.

**Nancy Cohen** is now the Interim Director of the Old Bridge PL.

**Myron Estelle** was selected as Director of Cumberland County Library.

**Matt Latham** was named Director of Leonia PL. He was previously at Hoboken PL.

**Melissa Lena** was hired as NJLA's Office Manager.

**Elizabeth McDermott** is now the Director of Red Bank PL. She had previously been the Acting Director.

**Laurie Meeske** was selected as Director of Worth-Pinkham Memorial Library in Ho-Ho-Kus. She was previously the Internet Librarian at BCCLS.

**Jeanne Ryan** was appointed Director of Roselle PL.

**Robert Schriek** was appointed Head of Reference Services at Library of the Chathams.

**Eric Zino** has joined Haddonfield PL as Circulation Manager.



**Belmar PL celebrated its 100th anniversary in December.**

### Celebrations

**Belmar PL** celebrated its 100th anniversary in December.

**West Deptford Free PL** is celebrating its 50th anniversary with events throughout 2015.

### Resignations/Retirements



**Robert White**

**Marian Bauman** retired as Director of Neptune Township PL in December.

**Deborah Bigelow** retired from the Leonia PL in December.

**Jay Chatterjee** retired as Head of Reference Services from Library of the Chathams in January.

**Ellen Burden Parker** has retired from Atlantic Cape Community College.

**Jo-Ann Pure** retired as Circulation Manager of Haddonfield PL after 32 years of service.

**Sue Rice** has retired as NJLA's Office Manager.

**Abby Sanner**, Director of Oakland PL, retired in February.

**Scherelene Schatz** has retired from the New Jersey State Library.

**Paul Schroeder** resigned as Head of Adult Services at the Bound Brook Memorial Library in December. Paul will begin a new position at the Scenic Regional Library in Union, Missouri.

**Robert White** is retiring as Executive Director of BCCLS. There was an article about Robert's career in the *Star Ledger* recently: [www.nj.com/bergen/index.ssf/2015/02/bergen-libraries.html](http://www.nj.com/bergen/index.ssf/2015/02/bergen-libraries.html).

**Patricia Whitehead** retired from the Monmouth County Library in December.

Compiled by **Mary Marks**, Associate University Librarian at Fairleigh Dickinson University in Madison.



### 'For Me, For You, For Later' Program...

We're happy to share examples of popular titles from our project:

- *Bear Wants More* written by Karma Wilson, illustrated by Jane Chapman. Readers learn about friendship and sharing when Bear wakes up from his long winter nap very hungry and thin. Bear's friends help him find food, but Bear wants more!
- *Whose Coat Is This? A Look at How Workers Cover Up—Jackets, Smocks, and Robes* written by Laura Purdie Salas, illustrated by Amy Bailey Muehlenhardt. This engaging book about community workers and occupations uses a question and answer format that empowers the reader when he or she guesses the correct helper/worker.
- *Llama Llama Time to Share* written and illustrated by Anna Dewdney. Llama Llama and new friend Nelly Gnu play nicely until Nelly Gnu wants to play with Llama Llama's new dolly. Now it's time to learn how to share! Rhythmic text and the comedic delivery of an important lesson make Dewdney's story a favorite.
- *Tía Isa Wants a Car* written by Meg Medina, illustrated by Claudio Muñoz. Tía Isa wants to save money so she can take her family to the beach. This charmingly illustrated bilingual English and Spanish book includes themes of setting goals, saving money, and sharing with family.

For more titles, our project book list is available at [www.npl.org/Pages/KidsPlace/New/programs/Fin\\_Ed/FinEdbooklist.pdf](http://www.npl.org/Pages/KidsPlace/New/programs/Fin_Ed/FinEdbooklist.pdf). Many books on the list are already found in library collections and address themes of saving, setting goals, careers, community helpers, and sharing with friends and family.

PNC Grow Up Great offers downloadable For Me, For You, For Later kits, printable activity sheets, and videos in English and Spanish at <https://www.pnc.com/grow-up-great/resources/kits/first-step-to-spending-sharing-and-saving.html>

### Program Outcomes

We were thrilled to reach 9,230 children and 1,541 adults over the course of the grant. In addition to delivering engaging programs to children and families and further developing our collection, we were able to strengthen partnerships with community agencies and schools. Whether you're planning to incorporate financial concepts into a regular story-time program or thinking of enhancing financial education for adults with some multigenerational learning, your youngest customers can enjoy their first steps to spending, sharing, and saving at the library.

**Heidi Lynn Cramer** is the Assistant Director for Public Services at the Newark Public Library. She holds an M.L.S. from Rutgers University in New Brunswick. She was co-grant writer and administrator for this project. Her email address is [hrcramer@npl.org](mailto:hrcramer@npl.org).

**Natasha Osborne** is a Children's and Outreach Librarian at the Newark Public Library. She holds an M.L.S. from North Carolina Central University in Durham. She was the lead outreach specialist for the preschool financial education program at Newark PL and now heads the Main Library's children's room. Her email address is [nosborne@npl.org](mailto:nosborne@npl.org).

### Money Matters at Piscataway PL

For those unable to visit the library, our web portal, "Centsible" Living @ Piscataway Library (<http://piscatawaylibrary.org/finliteracy>), provides program information, links to FINRA content modules, unbiased financial resources, and an easily accessible archive of grant-funded webinars. Patrons can also visit the page to sign up for our monthly financial literacy newsletter. Additionally, our social media channels include links to new resources in real time as well as quality advice and tips on a variety of financial topics.

### Positive Outcomes

Effective patron surveys were conducted by a professional evaluator to measure the progress of our goals and objectives. The survey findings indicated a significant increase in the community's awareness of the importance of financial literacy as well as their awareness of the library's role as a center for financial literacy resources. We are indeed inspiring positive changes in people's lives by helping them achieve financial goals for themselves and their families.

The grant work has laid the foundation for us to be able to sustain the project in a few different areas:

- We have developed a network of quality contacts, many of whom are willing to provide programs gratis. We will continue to work together with our new partners to serve the community in more efficient and effective ways.
- Our financial literacy newsletter and Financial Resource Center can be sustained and updated to remain relevant.
- The library has grown a reputation as a place and resource for learning about and accessing quality financial literacy information, which we will continue to cultivate.

Although the grant award financed the presenters, the evaluator, much of the marketing, and the new circulating materials, other libraries can still develop similar, if smaller-scale, projects because we are all dedicated to enriching lives, maximizing resources, and providing the most effective access to information. Money does matter, and information and education can help it grow. Libraries can make that happen.

**Mary Piekarski** is Supervisor of Adult Services at Piscataway Public Library. She holds an M.L.S. degree from Rutgers University in New Brunswick. She has been planning and facilitating library programs for teens and adults for over 25 years. Her email address is [mpiekars@piscatawaylibrary.org](mailto:mpiekars@piscatawaylibrary.org).

**Doug Baldwin** is Emerging Technologies Librarian at Piscataway Public Library. He holds an M.L.I.S. from Rutgers University in New Brunswick. He has more than 8 years of experience planning and facilitating programming for children, teens, and adults. His email address is [dbaldwin@piscatawaylibrary.org](mailto:dbaldwin@piscatawaylibrary.org).

**Joe Petraroli** is an Adult Services Librarian at Piscataway Public Library. He holds an M.L.S. from Drexel University in Philadelphia. His email address is [jpetraroli@piscatawaylibrary.org](mailto:jpetraroli@piscatawaylibrary.org).

## Advertisers' Index

We want to express our sincere thanks to all of our valuable advertisers.

Please visit their websites, and when you contact them for services, mention that you saw their ads here!

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## Write for the Next Issue

Summer 2015

### Special Collections

From seed libraries to local history to artwork, libraries and institutions in NJ have some interesting and exciting resources available. Tell us about your library's unique collection!

### Propose by April 1

Members: To contribute an article, just email a proposal to [newsletter\\_editor@njlamembers.org](mailto:newsletter_editor@njlamembers.org)!

If your idea is approved, the editor will arrange details for your assignment.



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## Coupons and Cards at Monroe...

In all, about a dozen businesses signed on, offering discounts of their choosing, ranging from various percentages off a purchase to a set dollar amount reduction.

Each participating shop owner received a welcome letter with a photocopied image of our library card included. This image allowed them to recognize what customers would present at the register. Businesses agreed to a 1-year library card-coupon acceptance period, but as that time frame comes to a close, Donna hopes to continue the promotion.

In addition to publicizing "Shop Small, Shop Local" through our usual methods—flyers, our newsletter, and our website—the Coupon Club became the perfect venue to get the word out about this new program.

Patrons find it appealing that carrying a single card gains access to discounts at more than 10 nearby businesses. It also entices patrons to shop at locations they might not have considered and support their local community.

The Coupon Club and "Shop Small, Shop Local" program both acknowledge that shopping involves choice. Patrons choose how they shop, where they shop, and how much they are willing to spend.

A couponing program provides access to resources that help patrons make these monetarily rewarding decisions in a fun, educational, and supportive environment. Priceless.

**Lauren Uslan** is a Reference Librarian at Monroe Township Public Library and Highland Park Public Library. She holds an M.L.I.S. from Rutgers University in New Brunswick and a B.A. in Communication from the University of Maryland, College Park. Her email address is [luslan@monroetwpubliclibrary.org](mailto:luslan@monroetwpubliclibrary.org).