



Money Smart for Life

NJ STATE LIBRARY

UPCOMING EVENTS

Library of the Chathams

The Truth of How Money Works

Date: Wednesday, April 1, 2026

Time: 7:00pm to 8:30pm

[Register Here](#)

This educational financial presentation explores alternative ways of evaluating wealth-building strategies beyond traditional accumulation models. The program examines factors that can impact long-term financial outcomes, including taxes, inflation, fees, market volatility, and opportunity costs. It introduces a macroeconomic framework designed to help individuals better coordinate protection, savings, and growth strategies while emphasizing liquidity, efficiency, and thoughtful risk management. Through conceptual examples and financial principles, participants are encouraged to consider how integrated planning and strategic use of capital may improve overall financial preparedness and flexibility. The presentation is educational in nature and does not constitute specific investment, tax, or legal advice.

Financial Planning for Seniors

Date: Friday, April 17, 2026

Time: 1:00pm to 2:00pm

[Register Here](#)

Money Smart Week is April 15 to 21. In honor of Money Smart Week, Financial Advisor Steven LaFerriere will share ways for retirees to plan ahead to make this stage more manageable and less stressful. This presentation showcases how wealth management advisors help clients to identify and prioritize goals, navigate market volatility, and thrive for decades.

Presenter: Steven LaFerriere, Financial Advisor

Tech Workshop: How to Sell on Facebook Marketplace

Date: Thursday, April 23, 2026

Time: 4:00pm to 5:00pm

[Register Here](#)

This one-hour beginner-friendly session covers the basics of selling on **Facebook Marketplace**, including creating effective listings, pricing items, communicating with buyers, and staying safe. By the end, participants will be able to confidently list and sell items while avoiding common mistakes and scams.

Savvy Social Security Planning

Date: Tuesday, April 28, 2026

Time: 7:00pm to 8:30pm

[Register Here](#)

This program will teach Baby Boomers what they need to know about their retirement income. Learn about the ins and outs of Social Security, including when to apply and how to maximize benefits.

Cherry Hill Public Library

Kids' Money Savvy Workshop and Craft (speaker: Darby Adamsky)

Date: Thursday, April 2, 2026

Time: 2:00pm to 2:30pm

[Register Here](#)

This short and interactive program will introduce basic financial literacy concepts to help our kids understand the importance of money and more. Attending this program with your child is a fantastic way to start these important conversations about finances as your child grows and gains more control over their money.

Presenter: Darby Adamsky, Vice President and Branch Manager at Bank of Princeton

Personal Finance Coaching

Date: Saturday, April 4, 2026

Time: 10:30am to 11:30am

[Register Here](#)

Wendy TerMarsch, life coach and former Operations Finance Manager, brings you an open forum session focused on maximizing your paycheck and identifying unnecessary spending.

She created this program to assist anyone interested in budgeting their personal expenses, as well as identifying and understanding what those expenses are. Each participant will leave with a helpful and easy-to-complete personal budget worksheet and some useful information to reflect on at a later time.

Presenter: Wendy TerMarsch

Navigating Student Loans: What Borrowers Need to Know

Date: Monday, April 13, 2026

Time: 6:00pm to 7:00pm

[Register Here](#)

This educational program is designed to help participants better understand their student loan options. The session will cover the basics of federal student loans, common repayment plans, income-driven repayment options, and forgiveness programs, including Public Service Loan Forgiveness (PSLF). Participants will also learn how to check their loan status, identify common pitfalls that can delay forgiveness, and know when to seek additional help. Time will be reserved for questions, and attendees will leave with practical next steps and trusted resources.

Teen Financial Readiness Workshop

Date: Tuesday, April 21, 2026

Time: 7:00pm to 8:00pm

[Register Here](#)

This short and interactive program will introduce basic financial literacy concepts to help teens understand the importance of money, banking and more.

We touch on important topics such as:

- Different kinds of bank accounts
- Online safety and peer-to-peer payments

- Loans and their purposes - Why you might need one in the future
- Credit building and why it's important

Presenter: Darby Adamsky, Vice President and Branch Manager at Bank of Princeton

Cutting the Cable Cord

Date: Tuesday, April 28, 2026

Time: 10:30am to 11:30am

[Register Here](#)

Instead of paying upwards of \$100 per month for a bloated channel bundle, you can replace it with streaming TV services—and perhaps a TV antenna—at a fraction of the cost. Find out how in this informative class!

Highland Park Public Library

Film: Arbitrage (2012)

Date: Friday, April 3

Time: 1:00pm to 2:45pm

[More Information](#)

A Wall Street hedge-fund tycoon does his best to maintain a picture-perfect facade as his empire crumbles and he attempts to hide evidence of his financial wrongdoings.

This film is 1 hour 46 minutes long and is rated R.

Film: Margin Call (2011)

Date: Friday, April 10

Time: 1:00pm to 2:45pm

[More Information](#)

Investment-firm analyst Peter Sullivan (Zachary Quinto) uncovers disturbing information that could put his company in jeopardy in this riveting thriller set during the 2008 financial crisis.

This film is 1 hour 46 minutes long and is rated R.

Film: Wolf of Wall Street (2013)

Date: Friday, April 17

Time: 1:00pm to 4:00pm

[More Information](#)

An ambitious young stockbroker begins a new firm and finds meteoric success by selling penny stocks to the super wealthy. He amasses a fortune through less than legal means, and soon his law-breaking and massive drug habit collapse his empire.

This film is 3 hours long and is rated R.

Introduction to Safe and Smart Investing: A Guide for Everyday People

Date: Tuesday April 21, 2026

Time: 7:00pm to 8:00pm

[More information](#)

In this presentation, we'll go over everyday budgeting and how to ask the right questions about investing. We'll explain common investment risk and benefits, as well as warning signs that may signal fraud or unsuitable advice. You'll learn what to do if something doesn't feel right when investing. We'll also play an interactive stock trading game.

This program is offered through the Seton Hall University Financial Industry Regulatory Authority (FINRA) Investor Advocacy Program (IAP), which provides general information on legal limitations and investor rights. This presentation does not constitute legal or financial advice.

Seton Hall Law's IAP is nationally recognized for its leadership in investor education. Its initiatives promote informed financial decision-making and raise awareness of investment risks, including those associated with social media, scams, and professional misconduct.

Presenter: James "Bryan" Cavallaro, B.A., and current law student at Seton Hall University School of Law

Film: The Big Short (2015)

Date: Friday, April 24

Time: 1:00pm to 3:15pm

[More Information](#)

This adaptation of the nonfiction book "The Big Short" explores the 2008 financial crisis through the lens of four unorthodox moneymen, who foresaw the consequences of the fraudulent mortgage-lending practices of large banks on Wall Street.

This film is 2 hours 10 minutes long and is rated R.

Long Branch Free Public Library

Dinero Para Mascotas (En Español)

Date: Saturday, April 4, 2026

Time: 3:00pm to 4:00pm

[More Information](#)

Trabajaremos en grupos para elegir un mascota, considerar sus necesidades, y comprar los articulos que consideremos mas importantes para su cuidado. Esta actividad se realizara en espanol y esta dirigida a ninos y ninas a partir de 5 anos.

Bernards Township Library

Cracking the Code: Affordable College Solutions (Virtual Event)

Date: Wednesday, April 8, 2026

Time: 7:00pm to 8:00pm

[Register Here](#)

Presented by Cornerstone College Solutions, this webinar will take a look at the real costs of college, how financial aid profiles affect your aid, provide tips to maximize scholarships and grants, discuss how the One Big Beautiful Bill Act impacts financial aid and college funding, and provide proven strategies for families who will and will not qualify of financial aid. This program is designed for parents of college-bound students of all ages.

The Power of Investing Over Time (Virtual Event)

Date: Wednesday, April 15, 2026

Time: 7:00pm to 8:00pm

[Register Here](#)

Presented by Financial Industry Regulatory Authority (FINRA), in this webinar attendees will learn about compound interest, discuss what young adults face in their money management and investing

journeys, and acquire effective strategies for building and protecting wealth in today's environment. This program is for teens and adults ages 16+.

Planning Your Retirement

Date: Wednesday, April 29, 2026

Time: 7:00pm to 8:00pm

[Register Here](#)

This session presents a retirement planning workshop that walks you through today's biggest challenges, including longevity, inflation, taxes and market risk, and how they impact financial security over time. The presentation concludes with a real-world case study to demonstrate how these strategies come together in practice. This program is for adults 18+.

Presenter: Rob Mammana of Gladstone Wealth Partners

Elizabeth Public Library – Elmora Branch

Financial Literacy Essentials

Date: Tuesday, April 7, 2026

Time: 6:00pm to 7:00pm

[More Information](#)

The 60-minute session aims to help people better understand how money works and provide practical steps to improve their financial future. Participants will learn about key financial concepts such as the 7 Money Milestones, time value of money, common financial pitfalls, and how to start improving their financial situation. The event is designed to simplify important money topics and give attendees a usable financial roadmap.

Presenter: Wilfred Warrick

Mercer County Library System, Robbinsville Branch

Understanding Inheritance Tax

Date: Tuesday, April 7, 2026

Time: 6:30pm to 7:30pm

[Register Here](#)

Inheritance tax is a topic many avoid, but it impacts us all. Join Lisa Elkin-Wallis, an auditor with the New Jersey Division of Taxation for 14 years, as she covers the role of an executor or administrator, types of beneficiary classes, potential tax obligations, filing requirements, how to obtain waivers, and other important information you should know. A Q&A session will follow.

Presenter: Lisa, Elkin-Wallis, State of New Jersey Division of Taxation

Retirement Planning

Date: Saturday, April 11, 2026

Time: 10:30am to 11:30am

[Register Here](#)

Planning for retirement doesn't have to be daunting. Learn tips for determining if you are on track, and learn practical strategies to help you achieve retirement peace of mind. It's never too late to take charge of your financial future.

Presenter: AARP of New Jersey

Unclaimed Property Table

Date: Saturday, April 11, 2026

Time: 10:30am to 11:30am

[More Information](#)

Would you like to know if the New Jersey Unclaimed Property office is holding financial assets for you? Unclaimed Property is any financial asset that has been unclaimed by its rightful owner for a specific time period. The State of New Jersey Unclaimed Property Administration will have a table set up at the branch. Drop in and talk with a representative to find out what is waiting for you!

Presenter: State of New Jersey Department of Treasury, Unclaimed Property Administration

Camden County Library System – Ferry Avenue Branch

Building Strong Credit

Date: Wednesday, April 8, 2026

Time: 11:00am to 12:00pm

[Register Here](#)

This session will cover credit fundamentals, including credit reports, credit scores, the importance of emergency funds, and strategies to improve credit.

Presenter: Dennis Perez, Operation HOPE

Financial Reality Fair for Teens

Date: Monday, April 20, 2026

Time: 5:30pm to 7:00pm

[Register Here](#)

Participate in the Financial Reality Fair and learn about how to keep more of your money. Fun workshops will let you find out about saving, consumerism, and stretching your cash. Presented by First Harvest Credit Union. For ages 13-18.

Fanwood Memorial Library

Financial Literacy Workshop

Dates: Wednesday, April 8, 2026 and Wednesday, April 22, 2026

Time: 4:30pm to 5:00pm

[Register Here](#)

In honor of financial literacy month we are hosting financial literacy workshops for 4th–6th graders. This is a fun, engaging introduction to smart money habits! Each 30-minute session is designed to stand alone, so students can jump in at any time and still learn something valuable. Through interactive games, real-life scenarios, and hands-on activities, we will explore topics like saving vs. spending, setting goals, budgeting basics, needs vs. wants, entrepreneurship, and making thoughtful financial choices. The goal is to build confidence and curiosity around money in a way that’s age-appropriate, practical, and empowering.

Sussex County Library System – Dorothy Henry Branch

Financial Literacy Storytime

Date: Wednesday, April 8, 2026

Time: 2:00pm to 2:30pm

[Register Here](#)

April is Financial Literacy Month, and it's never too young to start learning about fiscal responsibility. No, seriously! Bring your preschoolers and young children to the Dorothy Henry Branch to hear a story about money and then decorate your own money bank. They'll enjoy it, I promise!

Collingswood Public Library

Penny Pincher Party

Date: Thursday, April 9, 2026

Time: 2:00pm to 2:30pm

[More Information](#)

Be the ultimate party planner! You have a limited amount of money to play the perfect party. Will you succeed? For ages 6-9. No registration required.

This program is part of a series of programs from the Thinking Money for Kids initiative from the American Library Association and FINRA Investor Education Foundation.

Edison Public Library

Investment Fraud and How to Avoid Becoming A Victim

Date: Friday, April 10, 2026

Time: 11:00am to 12:00pm

[More Information](#)

This session from the New Jersey Bureau of Securities will provide an overview of how to invest safely and help participants recognize and avoid investment scams by identifying the key “red flags” of fraud.

Presenter: Arlene Ferris-Waks, Director, Complaints and Investor Outreach, New Jersey Bureau of Securities

Newark Public Library

Finance Fridays with Operation HOPE

Date: Friday, April 10, 2026

Time: 11:00am to 2:30pm

[Register Here](#)

Every other Friday, get free 1-on-1 financial coaching Q&A and attend a workshop on a topic related to managing your money.

WORKSHOP: Banking 101

12:30-1:30 pm, Main Library, Computer Lab Classroom (TTC)

Financial Coaching Q&A with Operation HOPE

11-12pm, Main Library, Lobby

1:30-2:30pm, Main Library, Computer Lab Classroom

Do you have questions about your money? Stop by The Newark Public Library for judgement-free support from financial coaches Mike Gonzalez and Shantel Sanchez of Operation HOPE, who can help you:

- Budget and manage your money
- Review your credit report and credit score
- Avoid scams and prepare for the unexpected
- Ask questions and decide on next steps

- And much more!

Finance Fridays with Operation HOPE

Date: Friday, April 24, 2026

Time: 11:00am to 2:30pm

[Register Here](#)

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12:30-1:30 pm, Main Library, Computer Lab Classroom (TTC)

Financial Coaching Q&A with Operation HOPE

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Do you have questions about your money? Stop by The Newark Public Library for judgement-free support from financial coaches Mike Gonzalez and Shantel Sanchez of Operation HOPE, who can help you:

- Budget and manage your money
- Review your credit report and credit score
- Avoid scams and prepare for the unexpected
- Ask questions and decide on next steps
- And much more!

Sussex County Library System – Louise Childs Branch

Financial Literacy for Kids

Date: Saturday, April 11, 2026

Time: 2:00pm to 3:00pm

[Register Here](#)

This program, offered by the Seton Hall School of Law FINRA Investor Advocacy Program, presents a workshop that offers an engaging and interactive session that covers a variety of practical financial topics. This program incorporates interactive games that help illustrate topics such as budgeting, saving, investing, and financial basics. With the ultimate goal of promoting healthy financial habits. This program is geared towards children ages 8-14.

Presenter: Chase Bertoldo, a third year student at Seton Hall Law School

Livingston Public Library

De-Risk Your Retirement: Protect Your Income, Lifestyle, and Legacy

Date: Wednesday, April 15, 2026

Time: 7:00pm to 8:15pm

[More Information](#)

Retirement can feel complex and unpredictable, often leaving people overwhelmed or uncertain. It brings a mix of excitement and anxiety—and involves some of the most important financial decisions you'll ever make. The years leading up to retirement (even 5–10 years before) and the early years after retiring are especially critical, as early choices can have a lasting impact on your financial well-being. Preparing now can help reduce stress and build confidence for the future.

Join us for this educational workshop to learn essential strategies for securing your financial future. Designed to empower retirees and those approaching retirement, the session will help you navigate both the risks and opportunities of retirement so you can create a plan that provides clarity, stability, and peace of mind.

Presenter: Jodi Bloom of *Cornerstone College & Wealth Solutions*

Estate Planning 101

Date: Monday, April 27, 2026

Time: 7:00pm to 8:15pm

[More Information](#)

Estate planning doesn't have to be overwhelming—come learn how to take control of your legacy with confidence. Taking the time to plan now can prevent confusion, reduce stress, and spare your loved ones from difficult decisions later.

Join us for an informative session on the fundamentals of estate planning, led by seasoned attorney Ann-Marie Murzin. She will clearly explain key legal concepts and essential documents—such as Wills, Trusts, Powers of Attorney, and more—that help protect your assets and ensure your wishes are carried out.

Presenter: Ann-Marie Murzin

Clifton Public Library

The Penny Power Project

Date: Saturday, April 18, 2026, Saturday April 25, 2026, and Saturday, May 2, 2026

Time: 2:30pm to 3:30pm

[Register Here](#)

Throughout this three-week course, children will learn the basics of budgeting, saving, investing, loans, the history of money, how interest works, and more. Children will apply what they've learned to their own lives through fun activities and videos. Jolly Ranchers, Skittles, and Starburst will be used during some of the activities.

Presenter: Jonathan Cyriac, a Seton Hall Preparatory School student and president of the School Financial Literacy Club.

East Brunswick Public Library

Pet Cents: Money Management for Kids

Date: Sunday, April 19, 2026

Time: 1:00pm to 1:45pm

[More Information](#)

Kids ages 8+ can adopt a "pet" in this fun and interactive game to help teach kids financial literacy! Players will have take care of their pet, visit stores, and make sure they have enough saved for any unexpected events. Free tickets are required and will be given out half an hour before the program begins.

East Orange Public Library

First Time Homebuyers Workshop

Date: Thursday, April 23, 2026

Time: 5:00pm to 8:00pm

[More Information](#)

Phillipsburg Free Public Library

Lunch & Learn: Credit Awareness

Date: Monday, April 27, 2026

Time: 3:30pm to 5:00pm

[Register Here](#)

April is Financial Literacy Month and PFPL is celebrating with a Lunch & Learn with Ashley Quinn of First Commonwealth Federal Credit Union! This Credit Awareness presentation will address the following topics:

- What does your credit report include?
- What makes up a credit score?
- How to establish credit
- Negative information
- Credit scoring vs FICO
- Credit Inquiries
- How to re-establish credit
- Delinquencies

Sussex County Library System – Main Branch

Afterschool Financial Literacy Storytime

Date: Tuesday, April 28, 2026

Time: 4:00pm to 4:30pm

[Register Here](#)

Did you know April is Financial Literacy Month? Kids ages 6-12 are invited to celebrate by joining Miss Kim afterschool on Tuesday, April 28th for a storytime on financial literacy! Read a fun story about earning, saving, and spending money, then decorate your own small wooden bank.

Parsippany Public Library

Money Smart for Kids (Grades K-2)

Date: Wednesday, April 29, 2026

Time: 7:00pm to 7:45pm

[More Information](#)

Children learn the basics of financial management through stories and games. Children should be in grades K-2. No registration required.

Long Hill Free Public Library

Financial Planning Workshop

Date: Thursday, April 30, 2026

Time: 6:30pm to 7:30pm

[Register Here](#)

This Financial Planning Strategies workshop covers preparing for potential changes from the Big Beautiful Bill. Ms. Abrams addresses what tax laws are about now after the Bill and how to prepare for potential changes to your income and estate tax. She explores strategies to help senior's lower taxes on social security and interest income on investment accounts. Ms. Abrams also covers protecting investments in volatile markets and understanding the impact of inflation and market risk on current

retirement strategies. Ms. Abrams promotes financial literacy and educating individuals on how to invest in today's markets.

Presenter: Gail Abrams, Attorney at Law, President of Strategic Investment Advisors, LLC