Money Smart for Life: Thinking Outside the Financial Literacy Box

Money Smart for Life

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April is Financial Literacy Month!

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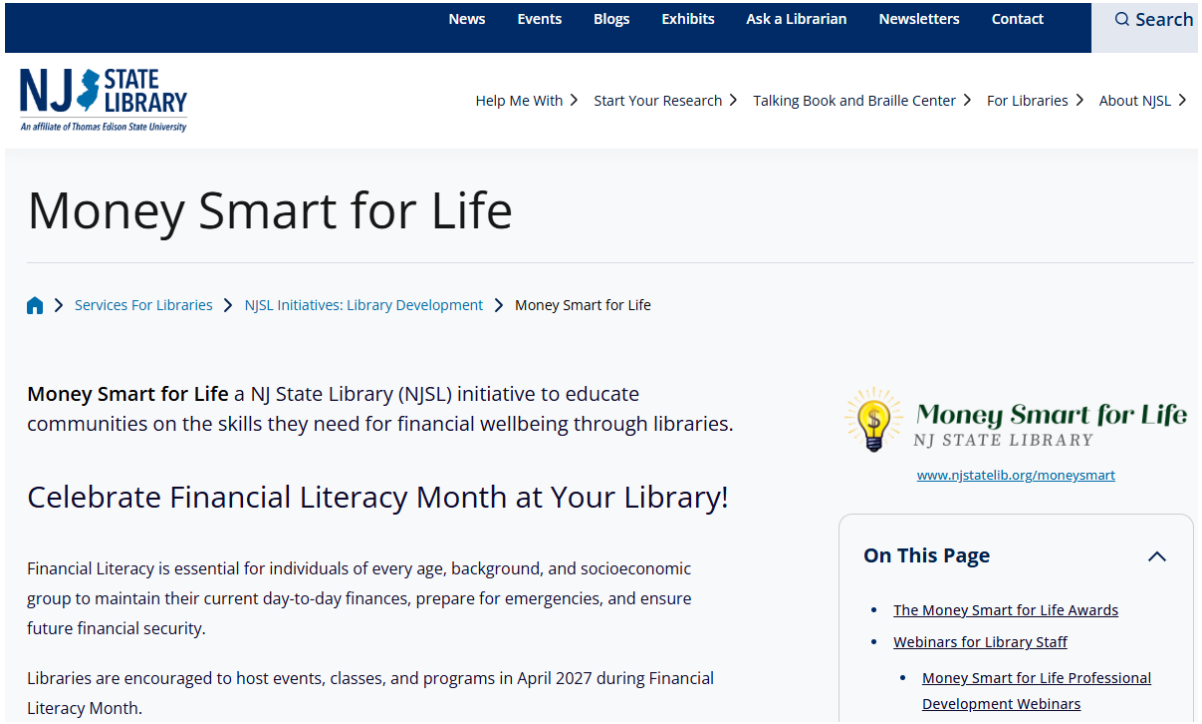
Money Smart for Life 2026

- Visit www.njstatelib.org/MoneySmart for...
  - Information about our upcoming webinars
  - Webinar recordings from last year
  - Resources on financial literacy, speakers, and program ideas



Coming Soon!

- Webinar recordings from this year
- Details on a Virtual Tax Assistance event in March 2027
  - Promote to your patrons!
- Shared calendar of library events in April 2027
- Information about the Money Smart for Life Award
  - Nominate your library's financial literacy program

Questions? Let us know!

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Thinking Outside the Financial Literacy Box

Carolyn Aversano
Supervising Librarian
Edison Public Library

The Dilemma

Idea Generation

- Primary
  - News cycle
  - Personal interest
- Secondary
  - Patron material requests
  - Patron presentation pitches

Potential Partnerships

- State Agencies
  - Pros: Authority; Free
  - Cons: Business hours, occasional evenings; Outreach not always a priority
- AARP NJ Speakers Bureau
  - Pros: Authority; Free; Volunteer-based; Flexible scheduling
  - Cons: Branding
- FINRA
  - Pros: Authority; Free; Outreach is a priority
  - Cons: Finding someone local; Volunteer-based
- Local Banks or Credit Unions
  - Pros: Authority; Free; Community members
  - Cons: Business hours; Occasional Saturdays; Outreach not always a priority

Thank You

Contact Information

caversano@edisonpubliclibrary.org

Edison Public Library

Financial Literacy for Youth at CHPL

Presented by Jasmine Riel

Introduction

Jasmine Riel,
Master of Information

Head of Youth Services
Cherry Hill Public Library

Program Proposal

- CHPL Program Proposal Form
  - Reviewed by Library Supervisors
  - All potential program presenters are required complete this form
- Benefits of a library program proposal form
  - Streamlines programming proposal process
  - Requires presenters to provide as much detail as possible
  - Staff able to evaluate submissions based on library goals

Bank of Princeton

- **Darby Adamsky**, Assistant VP & Branch Manager of Cherry Hill branch
- Offered a variety of programming options for all ages in her proposal
- 12+ years of banking experience; Has taught financial literacy classes to youth & adults since 2019.
- Youthful, enthusiastic, sociable.
- **Presenter Fee:** Free!

Kids Money-Savvy Workshop and Craft

- This short and interactive program introduces basic financial literacy concepts to help our kids understand the importance of money and encourage caregivers to start these important conversations about finances as their children grow and gain more control over their money.
- Topics covered in this program included:
  - Money – What is it? Where does it come from? How do I get it? What do I use it for? Is the plastic card the same as money?
  - Needs vs. Wants – Why should we think before we spend?
  - Money Grows – But not on Trees! Why is it important to save? How do I make money on my money?

Teen Financial Readiness Workshop

- This program introduced basic financial literacy concepts to help teens understand the importance of money, banking and more. Light refreshments were provided for attendees.
- Topics covered in this program included:
  - 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

Planning & Promotion

- Darby designed her youth programs to be engaging for youth & resourceful for caregivers
- Darby provided most of her programming supplies
  - Crafting supplies
  - Snacks for teens
- Programs promoted through library social media, marketing campaigns, and Cherry Hill schools.
- Darby shared event flyers at her bank and on her own social media.

Community Response & Program Evaluation

- Program attendance
  - Kids Money-Savvy Workshop 1 (Jan 1, 2026)
    - 6 registered
    - 21 in attendance
  - Kids Money-Savvy Workshop 2 (Apr 2, 2026)
    - 12 registered → anticipated 24
    - 21 in attendance
  - Teen Financial Readiness Workshop (Apr 21, 2026)
    - 13 registered
    - 10 in attendance

"I was surprised by how interested my daughter was in the subject matter and it sparked later conversations about money and savings. She enjoys adding coins to the jar she decorated at the event and watching her savings grow."

Kids Money-Savvy Workshop and Craft: Saving Money

"My kid loves going to the library. I remember going to a money workshop with my daughter a few months ago and thinking it was cool that the library offered that."

Kids Money-Savvy Workshop and Craft: Planting Seeds

Money Smart for Life Award

We are currently using the award funds to create youth financial literacy kits which can be added to our Library of Things! Items in the kits include:

- Money Flash Cards
- Fake Money & Credit Cards
- Worksheets for kids (counting money, needs vs. wants, etc.)
- Parent resource sheets from Darby including “A Guide to Opening Minor Accounts”
- Money-related books for kids including *Pete the Cat Saves Up* by James Dean and *I Am Money* by Julia Cook.

Thank You!

Questions? Email me at JRiel@chplnj.org

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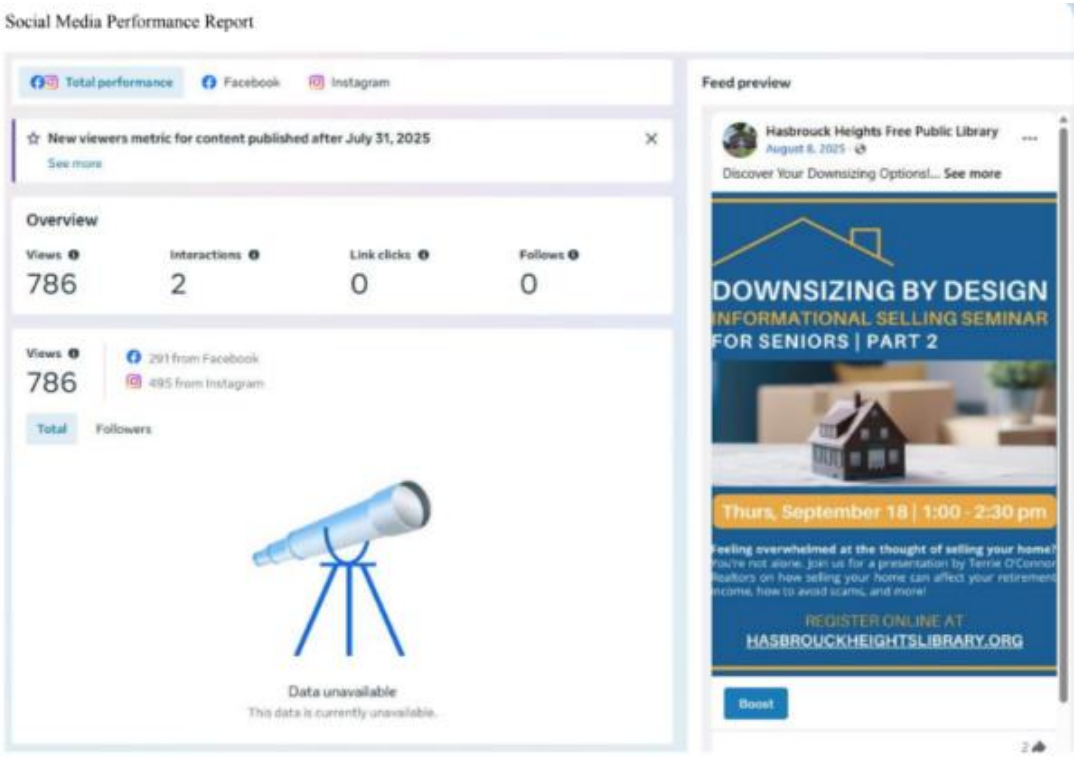
PUBLIC LIBRARY
THE HEART OF TOWN

Money Smart for Life at Hasbrouck Heights Public Library

HASBROUCK HEIGHTS PUBLIC LIBRARY

TERRIE O'CONNOR REALTORS

Downsizing By Design



To Downsize Or Not to Downsize