



Tuesday's Tip

information provided by Adriance Memorial Library to make your life a little bit easier

Do you need financial resources?

The [FINRA Investor Education Foundation](#) and the [American Library Association](#) sponsor [Smart investing@your library®](#). The [FINRA Investor Education Foundation](#) empowers underserved Americans with the knowledge, skills, and tools to make sound financial decisions throughout life. The [American Library Association](#) seeks to provide information services and ensure access to information for all people.

This guide provides financial literacy resources in various formats for public library audiences.

ALA American Library Association

American Library Association / LibGuides / Financial Literacy in Public Libraries: A Guide for Building Collections / Introduction

Financial Literacy in Public Libraries: A Guide for Building Collections: Introduction

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Introduction | Part I | Part II | Magazines and Journals | Professional Development | Acknowledgements

Definition of Personal Finance

"Financial capability is the capacity, based on knowledge, skills, and access, to manage financial resources prudently and effectively. Efforts to improve financial capability, which should be based on evidence of effectiveness, empower individuals to make informed choices, plan and set goals, avoid pitfalls, know where to seek help, and take other actions to better their present and long-term financial well-being"[1]






[1] Executive order--establishing the president's advisory council on financial capability for Young Americans. (2013, June 25). Retrieved August 8, 2016, from <https://www.whitehouse.gov/the-press-office/2013/06/25/executive-order-establishing-presidents-advisory-council-financial-capab>.

Scope <p>The following personal finance subject areas are included in this guide:</p> <ul style="list-style-type: none">• General Personal Financial Management• Budgeting• Banking• Saving and Spending• Credit and Debt• Managing Financial Hardship• Taxes• Insurance• Real Estate• Family Finance• Financial Literacy for Children• Teen Finance• Financing College• Investing• Retirement• Estate Planning• Consumer Protection and Fraud Prevention	Selection Criteria <p>This guide lists materials and resources about personal finance suitable for public libraries. The guide helps to address gaps within the personal finance collections of public libraries and, ultimately, enhance financial capability in the community.</p> <p>The guide offers two levels of collection development: the essential collection for libraries seeking to provide patrons with a solid knowledge base for making sound financial decisions, and the in-depth collection for libraries serving communities that have demonstrated greater demand and interest in personal finance topics. The in-depth collection encompasses the essential collection in its entirety:</p> <p>The In-Depth Collection (serving patrons seeking both general and specialized financial information)</p> <p>The Essential Collection (addressing key money decisions across the lifecycle)</p>	Research Coordinator <p>Rachel Wedeward</p> <p>Email Me</p> <p>Contact: ALA Office for Research and Evaluation 50 E Huron St. Chicago, IL 60611 800-545-2433 x4291</p> <p>Electronic Resources Librarian</p>
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Part I is an introduction to the topics found on the left hand side under Scope. Part II is a more in depth exploration of the same topics in Part I.

You can use the magazines and journals section to assist in your collection development. Suggested Books and Databases are found under each topic such as “Budgeting.”

Budgeting

Books	Websites
<div style="display: flex; align-items: flex-start;"><div style="margin-left: 10px;"><p>End Financial Stress Now by Emily Guy Birken ISBN: 9781440599132 Publication Date: 2017-05-09 Budgeting strategies suitable for all income levels. Available in print and eBook formats.</p></div></div>	<ul style="list-style-type: none">• Are You Financially Fit? A workbook to help readers foster a financially fit lifestyle.• Budget Calculator An easy-to-use monthly budget calculator from Clearpoint, a division of Money Management International.• Consumer.gov: Making a Budget A basic overview of the importance of budgeting and steps to start a budget.• Feed the Pig Campaign from the American Institute of CPA's (AICPA) with a mission to help people get started with a budget and create a financial plan.• Kiplinger's Interactive Budgeting Worksheet A virtual worksheet to help manage monthly living expenses.• Practical Money Skills for Life: Budgeting An overview on budgeting, with a worksheet and calculators. Sponsored by VISA.
<div style="display: flex; align-items: flex-start;"><div style="margin-left: 10px;"><p>Financially Fearless by Alexa von Tobel ISBN: 9780385347617 Publication Date: 2013-12-31 Budgeting for life. Available in print and eBook formats.</p></div></div>	
<div style="display: flex; align-items: flex-start;"><div style="margin-left: 10px;"><p>Money Is Everything by Reaume (Abridged by) ISBN: 9781623155346 Publication Date: 2015-04-10 Provides guidance on earning, spending, borrowing, and saving money. Available in print and eBook formats.</p></div></div>	
<div style="display: flex; align-items: flex-start;"><div style="margin-left: 10px;"><p>The One-Page Financial Plan by Carl Richards ISBN: 9781591847557 Publication Date: 2015-03-31 Assists readers in identifying personal goals and creating a concrete financial plan to achieve those goals. Available in print and eBook formats.</p></div></div>	
<div style="display: flex; align-items: flex-start;"><div style="margin-left: 10px;"><p>The Only Budgeting Book You'll Ever Need by Tere Stouffer ISBN: 9781440550102 Publication Date: 2012-11-18 Identifies budget management strategies ranging from eliminating debt to saving for the future. Includes free and authoritative web resources. Available in print and eBook formats.</p></div></div>	

Thank you to ALA for creating this resource. Happy exploring!