

### **Libraries, initial calls:**

1. What can you tell us about your patron's (as an overall group or per groups, such as parents, youth, high school/college ages, adults, seniors):
  - a. Demographic needs and interests (e.g., large print, multiple languages, web-/mobile-based access, onsite activities, family based programs)?
  - b. The percentage of community members who view the library as a place to find resources and solve/address life issues – job skills, unemployment, financial literacy, paying for college, etc. [0% - 25%, 25% - 50%, 50% - 75%, 75% - 100%]
  - c. The percentage of library patrons who view the library as a place to find resources and solve/address life issues – job skills, unemployment, financial literacy, paying for college, etc. [0% - 25%, 25% - 50%, 50% - 75%, 75% - 100%]
  - d. Level of interest and openness to receiving financial education/information?
  - e. Barriers or reasons they are not interested or open to financial education/information?
  - f. Preferred methods of receiving financial education/information?
  - g. Dissemination methods to avoid and why?
  - h. Preferred financial education resources?
2. What can you tell us about your (main office, branches or book mobile) staff:
  - a. Interest and willingness in providing financial education/information (staff-provided versus community partner)?
  - b. Strengths and weaknesses of the staff and library system in providing financial education?
  - c. Assessment of financial education programs and tools – which are best and worst and why?
3. How does your library obtain and sustain funding?
  - a. Has your library experienced a decrease in funding since 2008?
  - b. What are your primary sources of funding?
  - c. Do program offerings impact your ability to obtain funding?
  - d. Is there an anticipated return on investment for library programs?
4. What can you tell us about your financial education community partners:
  - a. Who are they?
  - b. What services do they provide?
  - c. Do they require fees for their services (e.g., speaking, counseling and consulting)? If so, who pays that fee – the library, individuals or both?
  - d. What are the pros/cons of using community partners?
  - e. How are community partner programs received by patrons?
5. In what ways can CFPB help libraries become the go-to source for unbiased financial education programs and materials?

### ***Paperwork Reduction Act***

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**Libraries, in-person meetings (focus on assessment of library programs/services):**

Programs

1. How do you determine which financial programs the library will promote and sponsor?
2. How do you currently structure and offer financial education programs/materials (including frequency, schedule, dissemination methods and attendance rates)?
3. What financial education programs/materials are offered? (or confirm list per CFPB notes)
4. View programs/materials if possible.

Program Evaluation

5. How do you capture patron data on potential and current programs offered?
6. Based on evaluations of programs being offered; which programs are most/least popular and why?
7. What constitutes a successful program?
8. What lessons learned and best practices has your library established based on evaluations and patron feedback?

Marketing and Outreach

9. What efforts do you take to expand your patronage?
10. How do you advertise programs?
11. Which forms of advertising and promotion are the most/least effective and why?
12. What else could you be doing?

New Program Selection and Implementation

13. To introduce a new library program, what must it have or offer patrons?
14. Are there characteristics of programs that would deter you from implementing them?
15. What types of patrons (demographic) are most likely to take advantage of which library programs?
16. Of the free government financial education sources/materials you are familiar with, which do libraries and patrons favor? Why?
17. Of the non-government financial education sources/materials you are familiar with, which do libraries and patrons favor? Why?

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## Patron Survey:

### Introduction:

The Consumer Financial Protection Bureau (CFPB) would like to help libraries become a go-to place for you and your family to receive unbiased financial education information and materials. CFPB appreciates your input so that libraries can better serve you and your family's financial education needs and goals.

1. I view libraries as a go-to place for unbiased financial education information and materials.  
[Strongly agree, Agree, Neutral, Disagree, Strongly disagree]  
1a (for those that answered disagree or strongly disagree to question 1)  
What locations would you consider a go-to place for financial education information or financial decisions? Select all that apply.
  - Friends/Family
  - Financial Advisor
  - Organizations offering financial guidance or assistance
  - Internet
  - Other [text box]
2. I, or my family members, have attended library programs focusing on money and finances. [Yes response directs patron to next questions; No response directs patrons to question 8]
3. I, or my family members, have attended library programs focusing on money and finances for which groups? [Indicate the number of children, adults and seniors]
4. I, or my family members, have participated in the following financial education activities at a library or through its website? Select all that apply.
  - Read print materials or books
  - Listened to audio books
  - Viewed videos
  - Attended programs or classes
  - Accessed information or tools online
  - Participated in financially-focused groups that met at the library
  - Received referrals to financial resources within my community
  - Other: [text box]
5. Select all that apply. I, or my family members, have sought financial assistance at a library to learn about:
  - Budgeting and managing money
  - Saving money
  - Managing and reducing credit
  - Borrowing money/loans (e.g., to buy a car, for college or other expensive items other than a home)
  - Buying a home and home financing
  - Investing
  - Planning for retirement
  - Avoiding abusive financial products and services or fraud
  - Other: [text box]
6. I, or my family members, would rate our library's financial education programs and materials as:  
[Excellent, Good, Fair, Poor]
7. Select all that apply. I, or my family members, have not sought financial education assistance at a library because:
  - I was unaware that assistance was available
  - I have no interest in this type of assistance

- I feared I might have to share personal financial information
  - The program offerings have not worked with my schedule
  - Online information and tools are not available
  - The program offerings and information did not meet my needs or goals
  - Other [text box]
8. I, or my family members, would like to participate in which type of financial education activities at a library or through its website? Select all that apply.
- Read print materials or books
  - Listen to audio books
  - View videos
  - Attend programs or classes
  - Access information or tools online
  - Participate in financially-focused groups that met at the library
  - Receive referrals to financial resources within my community
  - Other: [text box]
  - I, and my family members, have no interest in participating in financial education programs at a library or through its website. [This response will direct patrons to a concluding/thank you for your participation response.]
9. Select all that apply. I, or my family members, would like to learn about:
- Budgeting and managing money
  - Saving money
  - Managing and reducing credit
  - Borrowing money/loans (e.g., to buy a car, for college or other expensive items other than a home)
  - Buying a home and home financing
  - Investing
  - Planning for retirement
  - Avoiding abusive financial products and services or fraud
  - Other: [text box]
10. I would like my children, and recommend that others in my family, learn about money and finances at the library? [Y/N]
11. I would like to learn about programs that focus on money and finances? [Y/N]
12. Select all that apply. I would like to be made aware of financial education programs and materials available at my local library through:
- Print advertising in the library
  - Advertising on the library's website
  - Radio advertising
  - Television advertising
  - Print advertising in the community
  - Social media postings
  - Email notice
  - Library newsletter
  - Other: [fill in]
13. Additional comments or suggestions on how libraries can best meet my financial education needs and goals: [text box]

Thank you for your input.

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### **Patron, in-person interviews**

1. Do you view libraries as a go-to source for unbiased financial education information and materials? Why?
2. Regarding each of the following categories, what can libraries do, or improve upon, to increase their recognition as a go-to source for unbiased financial education information and materials within their respective communities?
  - a. Marketing and outreach:
  - b. Existing programs and materials:
  - c. New programs and materials:
  - d. Community partnerships:
  - e. Web, mobile or social media usage:
  - f. Other:
3. Who in your family has taken advantage of financial education programs, materials or resources available through the library? [Indicate the number of children, adults and seniors. If no one, skip to question 7]
4. Which online financial tools and resources have you found to be the most/least engaging and helpful? Why?
5. Which financial programs or classes have you found to be the most/least engaging and helpful? Why?
6. What types of printed materials and information have you found to be the most/least useful? Why?
7. [Ask if applicable based on the response to question 3] Why have you, or your family members, not taken advantage of financial education programs, materials or resources available through the library?
8. What financial topics or services do you view as most needed and beneficial for the following groups based on the financial needs and goals of you or your family members:
  - a. Children:
  - b. Adults:
  - c. Seniors:

[Possible topics if patron is unsure:] Topics may include budgeting and managing money, saving money, managing and reducing credit, borrowing money/loans (e.g., to buy a car, for college or other expensive items other than a home), buying a home and home financing, investing, planning for retirement and avoiding abusive financial products and services or fraud.
9. How would you like to receive financial education and materials? Through:
  - a. Print materials
  - b. Books
  - c. Videos

- d. Programs or classes
  - e. Online information or tools online
  - f. Social media postings
  - g. Financially-focused groups that met at the library
  - h. Referrals to financial resources within my community
  - i. Other: [text box]
10. What other comments or suggestions can you share so that libraries can best meet your financial education needs and goals?

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