

Year	Grantee	Description	City	State	Grant Amount	Service Pop.
2014	Emmet O'Neal Library	Emmet O'Neal Library will partner with faculty from the University of Alabama-Birmingham to deliver educational experiences related to advanced personal finance topics that include understanding global financial markets; investing in stocks and bonds; conducting investment research; and selecting financial professionals.	Mountain Brook	AL	\$77,000	25,907
2010	Emmet O'Neal Library	The Emmet O'Neal Library will collaborate with the University of Alabama-Birmingham and Junior Achievement to offer multigenerational programming of broad appeal to the community. The program will begin with performances by a professional storyteller, who will prepare narratives about money and investing and how they can affect relationships, particularly among friends and family. This kick-off event will be followed by a series of educational offerings targeting teens, young families, and women who are recently widowed or divorced and have never before handled finances.	Mountain Brook	AL	\$46,200	21,000
2012	Huntsville-Madison County Public Library	Huntsville-Madison County Public Library will partner with the University of Alabama, Alabama A & M University, community organizations, employers, Redstone Arsenal Post Library, and Redstone Arsenal Army Community Service to provide financial education experiences for four local audiences: beginning investors; college bound students and their parents; the local military community and youth groups.	Huntsville	AL	\$100,000	182,956
2012	Jefferson County Library Cooperative	Coordinated by the Jefferson County Library Cooperative, 15 public libraries in Jefferson and Shelby counties will collaborate on a regional effort to improve personal finance education opportunities available to Alabama residents. Partnering with each other and with schools, civic groups, and community nonprofits, the libraries will focus their collective efforts on two demographic groups: financially vulnerable adults and young people ages 11-22.	Birmingham	AL	\$100,000	856,867
2013	Pelham Public Library	Pelham Public Library will concentrate its efforts on improving the financial literacy of families with school-age children through a continuum of financial education services and workshops. Parents will work with project educators to examine the Money As You Grow sequence of financial competencies and learn to help their children establish good money management skills.	Pelham	AL	\$83,500	21,699
2010	Pelham Public Library	The University of Alabama, Jefferson State Community College, and the Alabama Cooperative Extension Center will assist Pelham Public Library in delivering a financial literacy initiative for youth, adults, seniors, and Spanish-speaking library patrons.	Pelham	AL	\$88,546	14,000
2012	Fayetteville Public Library	Fayetteville Public Library will collaborate with Credit Counseling of Arkansas and the University of Arkansas (including its Extension Service and its Center for Economic excellence) to demonstrate financial planning strategies for households that are living paycheck to paycheck, allowing them to save for future expenses and retirement.	Fayetteville	AR	\$99,315	75,102
2013	Springdale Public Library	Springdale Public Library will collaborate with the local school district to improve the financial literacy of immigrant families with school-age children. The library will organize a series of family financial events at selected public schools in the district and parents and children will attend together.	Springdale	AR	\$34,055	73,000
2010	Apache Junction Public Library	The Apache Junction Public Library will partner with the University of Arizona to offer financial literacy classes at the library and other community locations, emphasizing the small steps residents can take to lead a healthy lifestyle, both physically and financially.	Apache Junction	AZ	\$70,200	34,000
2008	Glendale Public Library	The public library in Glendale is reaching out to military service members and their families, low- and middle-income adults (both English and Spanish speaking), and teens from various economic backgrounds with multi-session financial and investor education seminars at library and community locations.	Glendale	AZ	\$81,219	233,330

2009	Los Angeles Public Library	The library will collaborate with community organizations to improve understanding of basic financial concepts and resources among ethnic communities, and present in-person workshops with the help of these community-based partners in Chinese-, Korean-, Spanish- and English-speaking neighborhoods.	Los Angeles	CA	\$100,000	3,960,000
2008	Riverside County Library System	Riverside is modeling easy-to-replicate financial literacy programs for specific audiences; packaging and sharing these programs with 28 library outlets in the system; designing an intergenerational program for children in grades 3 to 6 and their parents; establishing a "Morning Coffee Investment Club;" creating financial workshops for youth ages 14 to 18; delivering a seven-part basic information series called "Money Skills for Life"; and coupling story time with financial literacy workshops for parents.	Riverside	CA	\$63,523	953,137
2007	Sacramento Public Library	Sacramento Public Library will organize an extensive lunchtime lecture series that provides information to investors, and moderate book groups (with concurrent youth activities) for professional women ages 20 to 64.	Sacramento	CA	\$60,000	1,300,000
2014	San Diego Public Library	San Diego Public Library will expand its financial education resources and services for military families, older adults who are struggling financially, and youth, especially individuals coping with challenging financial circumstances. With Fleet and Family Services, the library will provide family-friendly programs at branches near military installations and housing.	San Diego	CA	\$100,000	1,321,315
2012	San Diego Public Library	San Diego Public Library will provide a continuum of financial/investment education services and workshops for active-duty service members, military families, and veterans using a lifelong approach to asset building, financial coaching, and consumer protection. the library's chief partners include the San Diego Unified School district, Fleet & Family Support Services and Home Start, Inc.	San Diego	CA	\$100,000	1,600,800
2014	San Diego Public Libraries	San Francisco Public Library will integrate its programs, services, and collections into the financial framework of the city in partnership with the San Francisco Smart MOney Network and the city's Office of Financial Empowerment. The library will become a hub for financial education activities at 28 neighborhood locations; develop an online presence and use social media to encourage the San Francisco community to take full advantage of the learning opportunities freely available to them.	San Francisco	CA	\$100,000	812,538
2010	Santa Clara County Library	The Santa Clara County Library project will emphasize staff training on financial topics and related reference resources. This training will be led by faculty from nearby higher education institutions and made available to all librarians within the Pacific Library Partnership, a consortium of four regional library systems. In addition to staff training, patron workshops on investing literacy will be offered at Santa Clara's seven libraries. The public workshops will be complemented by a personal finance portal added to the library's website, offering relevant materials in English, Spanish, Mandarin, and Vietnamese.	Los Gatos	CA	\$100,000	410,000
2014	Edwin A. Bemis Public Library	The Littleton Immigrant Resources Center, a division of Edwin A. Bemis Public Library, will provide immigrant families in the So. Denver metro area with support and instruction on how to manage money in their newly adopted country.	Littleton	CO	\$72,350	42,557
2012	Estes Valley Library	The Estes Valley Library will partner with the local school district, the YMCA, and the Estes Park Housing Authority to improve the financial and investing literacy of area residents with a particular emphasis on youth, lower-income families, and seniors who need help managing their retirement income.	Estes Park	CO	\$65,263	5,975
2009	Estes Valley Library	Estes Valley Library will partner with the local public schools to improve the financial literacy of children and teens throughout the region. The library will also sponsor programs that provide practical money skills to young parents and young workers in the area.	Estes Park	CO	\$62,203	12,000

2008	Loveland Public Library	With Colorado State University Extension, Loveland Public Library is offering "Money Talks", both at the library and on Loveland's cable TV station, on topics ranging from the basics of budgeting to retirement planning. The library is also helping to prevent financial fraud among older investors through educational and outreach efforts conducted in partnership with the local police department, the county office on aging and local volunteers.	Loveland	CO	\$31,887	57,485
2014	Montrose Regional Library District	Montrose Regional Library District will provide financial education for low-income senior citizens, Spanish-speaking residents, and students at a charter school for pregnant and parenting teens. Off-site presentations include monthly classes at senior living facilities and classes at library branches.	Montrose	CO	\$94,590	40,318
2011	Fairfield Public Library	Fairfield Public Library will build on its award-winning job assistance program and offer a series of practical personal finance workshops for adults aimed at expanding investing capability with a combination of direct instruction and team-based learning.	Fairfield	CT	\$50,070	57,548
2012	Hartford Public Library	Hartford Public Library will offer a series of financial literacy workshops for families with children and for young adults in high school and college. Workshop participants will build their knowledge and skills related to budgeting, credit paying for college, buying a new vehicle, purchasing a first home, planning for future financial needs, and the basics of investing.	Hartford	CT	\$99,980	124,775
2012	Housatonic Community College Library	Housatonic Community College Library and the Bridgeport Public Library will work together and with other partners to help young residents acquire knowledge and skills essential for sound financial decision-making before, during and after college.	Bridgeport	CT	\$100,000	145,638
2008	New Haven Free Public Library	The library is collaborating with nearby higher-education institutions, especially faculty in the fields of business, economics and finance, on library programming about investing. It is integrating financial literacy resources and discussion groups as permanent features of its 50+ Transition Center.	New Haven	CT	\$78,364	125,012
2009	Jacksonville Public Library	The library will partner with Florida State College's Military Education Institute and Veterans Center, the City of Jacksonville's Military Affairs and Veterans Office, and the city's Disabled Services Office to help meet the financial education needs of northeast Florida veterans, active-duty service members, and military spouses using workshops and online learning.	Jacksonville	FL	\$100,000	861,000
2010	Martin County Library System	Martin County Library System and the University of Florida Cooperative Extension will provide a graduated series of personal finance and investing workshops for lower-income residents referred by Habitat for Humanity and local social services agencies. The programming will emphasize the financial considerations pertaining to homeownership, saving for children's education, planning for retirement, and rebuilding a nest egg.	Stuart	FL	\$45,054	141,000
2007	Orange County Library District	Orange County Library District will organize an eight-part bilingual series on basic investing themes for Hispanic families, provide investor education video-on-demand for library patrons and staff and create a bilingual "eGuide" on personal finance for users of the library's Web site.	Orlando	FL	\$96,360	1,000,000
2010	Orange County Library System	Orange County Library System will continue its partnership with the Graduate School of Business at Rollins College to serve the financial and investor education needs of lower-income and Spanish-speaking residents, especially wage earners in the region's hospitality industry.	Orlando	FL	\$51,150	1,000,000
2013	Santa Fe College Library	Santa Fe College Library will focus on increasing the financial capability among several audiences in the college's service area: the college's veteran population and their dependents; first-generation college-goers; students receiving financial aid; high school dual-enrolled students; and middle and high school students and their parents in pre-college assistance programs.	Gainesville	FL	\$100,000	24,000

2008	Athens-Clarke County Library	Athens-Clarke County Library is undertaking a basic financial literacy initiative helping low-income workers with low educational attainment; expanding partnerships with local organizations, including the public schools and the Family and Consumer Economics College at the University of Georgia; and integrating financial literacy education into GED preparation programs at five community sites.	Athens	GA	\$94,510	185,905
2014	Clayton County Library System	Clayton County Library System will provide financial education experiences tailored to the needs of four audiences- entrepreneurs, financially disenfranchised families, senior citizens, and youth. The project will provide fundamentals for economic decision-making and connect these audiences to community resources.	Jonesboro	GA	\$100,000	283,305
2014	Hawaii State Public Library System	The Hawaii State Public Library System will initiate Keika to Kapuna (children to grandparents) a multigenerational financial literacy initiative using performance, competitions, online engagement, and workshops to improve financial skills.	Honolulu	HI	\$100,000	1,374,810
2007	Ames Public Library	In partnership with Iowa State University Extension, Ames Public Library will tailor online and on-site investor education classes for Generation X, Boomers and the Silent Generation and train public service librarians on the use of investing information tools and databases.	Ames	IA	\$77,672	56,000
2011	State Library of Iowa	State Library of Iowa, in partnership with Iowa State University Extension and Ames Public Library, will expand a successful, mixed-methods (online and face-to-face), library-based financial education model to 18 underserved rural communities across Iowa. The online courses will each last six weeks and will be segmented according to three generational cohorts: Starting Out (Generation X), Building Up (trailing Baby Boomers) and Making it Last (retirees). A capstone, face-to-face event in each location will follow the online learning and bring the local libraries into lasting partnership with community organizations.	Des Moines	IA	\$72,438	313,000
2009	State Library of Iowa	This grant will enable a statewide financial literacy program serving 25 rural communities. The state library will partner with the Ames Public Library and Iowa State University Extension to deliver and replicate online and face-to-face classes for the public, and to design a statewide marketing campaign in support of financial education.	Des Moines	IA	\$98,251	313,000
2011	Ada County Free Library District	The Ada County LYNX! consortium libraries will offer an array of programs and electronic services to meet the financial education needs of Generation Y residents (ages 18-32). The University of Idaho Extension and other state agencies will collaborate on a variety of project components, including finance book clubs for young professionals and a personal finance portal designed for mobile telephones and tablet computers.	Boise	ID	\$69,000	49,574
2013	Idaho Commission for Libraries	Idaho Commission for Libraries will partner with the University of Idaho Extension, the Idaho Financial Literacy Coalition, the College of Southern Idaho and 12 public libraries to bring much-needed financial education to residents in an eight county region of south-central Idaho where over half of the population has an income below 200% of the federal poverty level.	Boise	ID	\$71,014	107,400
2009	Lewiston City Library	Lewiston City Library will collaborate with area high schools to create an "Investment Day" competition for students; establish morning investment clubs to reinforce financial and investment concepts among students; organize an investment fair; and develop online video and audio presentations on investing topics.	Lewiston	ID	\$89,485	31,000
2009	Alliance Library System	Alliance Library System will offer onsite and Web-based workshops to provide investor information, establish a Smart Investing presence in the virtual world of Second Life, and operate a Smart Investing outreach van that will travel to community events and libraries throughout Alliance's 14,000 square-mile service area in central Illinois (2007). An expanded program will deliver saving and investing information through social media targeting individuals ages 13-35. Online and face-to-face investor education programs will continue at six public libraries, the virtual world of Second Life, and on the outreach van.	East Peoria	IL	\$100,000	890,000

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2014	Chicago Public Library	Chicago Public Library will collaborate with the city's Office of Financial Inclusion to improve access to financial education and online financial skill-building among unbanked and new immigrant populations. "CyberNavigators" will provide on-demand assistance to library patrons to improve basic digital skills.	Chicago	IL	\$100,000	2,695,598
2013	Glen Carbon Centennial Library	Glen Carbon Centennial Library will collaborate with nearby Six Mile Regional Library District, the local chamber of commerce and the Madison County Employment and Training Department to provide personal finance education for the county's families and small business owners.	Glen Carbon	IL	\$54,590	12,934
2007	Naperville Public Library	Naperville Public Library will create online video tutorials on the use of financial databases, improve the accessibility of investing research tools on the library's Web site, train adult services librarians in investment research strategies and provide high school and college students with money management skills in preparation for financial independence.	Naperville	IL	\$77,848	136,000
2011	Niles Public Library	Niles Public Library will work with university and government partners in the region to help adults ages 50 and over get prepared to make capable decisions in the years immediately preceding and during retirement. Topics will include a better understanding of Social Security, retirement preparedness, predatory financial practices and investment fraud.	Niles	IL	\$21,754	58,218
2010	Schaumburg Township District Library	Schaumburg Township District Library will expand collections through their online investment portal with an interactive Q&A feature. Local employment counselors and social service providers will be trained to serve as intermediaries by providing basic financial information and resources for referring clients to the library for assistance. A strategic communication plan will reach new audiences who are neither current library users nor social service clients, yet could benefit from the library's resources and services.	Schaumburg	IL	\$87,000	130,000
2007	Schaumburg Township District Library	Schaumburg Township District Library will produce and market an investor education Web portal, inclusive of videos introducing teen and adult patrons to investing-related library collections and reference services; and create a traveling multimedia exhibit to share with other Illinois libraries that provides high-impact visual lesson about investing.	Schaumburg	IL	\$31,000	130,000
2010	Carmel Clay Public Library	Carmel Clay Public Library will collaborate with the local public school system, the Ball State University Center for Economic Education, the Indiana Council for Economic Education, and the Indiana Youth Institute to establish the library as the county's focal point for personal finance learning. The program will address money basics for teens, college financing, retirement planning, and investor protection, among other topics.	Carmel	IN	\$84,600	65,000
2013	Monroe County Public Library	Monroe County Public Library and its partners, including Indiana University and the local United Way Financial Stability Alliance, will help residents ages 20 to 39 create a savings and spending plan, manage credit and debt, make prudent decisions about major purchases and invest wisely.	Bloomington	IN	\$87,230	120,563
2010	Monroe County Public Library	The Monroe County Public Library will target teens and 20-somethings, including Spanish speakers, through 15 workshops and 15 "talk-to-an-expert" sessions on five high-priority topics: budgeting, saving, spending, managing credit and debt, and investing. Programs will occur at the library and various county locations, and will be produced with assistance from Purdue Extension, in part to leverage community-wide attention to Indiana Saves and Money Smart Week.	Bloomington	IN	\$79,582	121,000
2010	Lawrence Public Library	Lawrence Public Library will incorporate a new financial wellness clinic into its business center to provide straightforward money management and investing information to low-income families. This will be accomplished through partnerships with the local school district and social services agencies, a series of educational workshops, and a promotional campaign using both traditional and social media.	Lawrence	KS	\$52,800	82,000

2007	Winfield Public Library	Winfield Public Library will partner with the Chamber of Commerce in employing a women-helping-women approach to encourage better saving and investing practices, with particular attention paid to the learning needs of women small business owners. The library will also create a series of reference finding aids on investing topics to improve efficiency of accessing quality resources.	Winfield	KS	\$16,600	12,000
2014	Boone County Public Library	Under the rubric "Earn-Save-Spend," Boone County Public Library and a leading social services agency in the county, the Brighton Center, will provide in-depth learning experiences for families, educators, and older adults (ages 65+).	Burlington	KY	\$100,000	121,737
2011	Boone County Public Library	Boone County Public Library and the Brighton Center, a social services agency reaching 84,000 clients in northern Kentucky, are collaborating to improve the financial literacy and fiscal health of families in the region. The project will challenge families to evaluate and improve their financial health through a series of interactive learning experiences.	Burlington	KY	\$100,000	112,459
2014	Pike County Public Library District	Pike County Public Library District serves a coal-mining region with high poverty rates and will build on the success of its multi-generational financial literacy programming to address the needs of two audiences-the county's unemployed population and residents who have achieved a measure of financial stability and now must focus on securing their financial future.	Pikeville	KY	\$80,675	64,904
2009	Pike County Public Library District	The library district will develop multigenerational financial education programs for consumers; partner with the school system to present programs in all elementary and high schools in this rural county; and collaborate with the Pike County Extension Office to offer monthly programs on planning for retirement.	Pikeville	KY	\$34,362	67,000
2010	Newton Free Library	An expansion grant allows retirement club members to now mentor English as Second Language (ESL) adults and families through conversation groups that feature financial literacy content. Trained tutors will use podcasts, linked to the library's website, to reinforce concepts from the conversation groups. A personal finance book club, plus one-to-one tutoring sessions, lectures and guest speakers contribute to the learning experience.	Newton	MA	\$81,811	84,000
2007	Newton Free Library	planning club for women in partnership with community organizations, and train reference librarians on financial literacy in partnership with the Boston College Center for Retirement Research.	Newton	MA	\$46,100	84,000
2011	Seekonk Public Library	Seekonk Public Library and its partners will assist women ages 25 and over as they master financial basics, craft long-term financial plans, and acquire the saving and investing skills to put these plans into practice. Instructional programs will be organized around themes and will be supplemented by a series of networking events to add a social dimension to the program and allow participants to learn from each other. Guest speakers will address fiscal fitness for women. Business school faculty from Johnson & Wales University and staff from Money Management International (a nonprofit consumer credit counseling agency) will lead the seminars.	Seekonk	MA	\$98,818	13,575
2010	Camden Public Library	The Camden Public Library and its partners will undertake a multipart campaign to reach every household in the town with a variety of personal finance messages, resources, and utilities. The project will give particular attention to students in high school and working adults in the community.	Camden	ME	\$45,440	5,000
2014	Curtis Memorial Library	Curtis Memorial Library will deliver a community-wide financial literacy campaign to assist low-to-moderate income individuals and families who are "just getting by" and to share simple strategies to improve their financial health.	Brunswick	ME	\$92,140	25,018
2010	Curtis MemorialLibrary	Curtis Memorial Library and its partners will offer a financial literacy program tailored to the specific information needs and learning styles of women in three life stages: teens and young women entering the workforce (ages 15-24); women in midlife in various stages of transition that require smart financial management (ages 25-44); and women entering retirement age (ages 55-65).	Brunswick	ME	\$72,950	21,000

2011	Genesee District Library	Genesee District Library will collaborate with Central Michigan University and the regional chamber of commerce to establish a "family financial freedom" education initiative with programming and services for K-12 students, current college students, recent graduates and African American women, among others.	Flint	MI	\$91,500	329,382
2011	Jackson District Library	Jackson District Library is partnering with United Way and other community agencies to deliver financial education resources in the county and improve communications about finances among low- and moderate-income households. Participants will develop a financial plan, increase their knowledge about money management and investing, and gain better access to learning resources with support from a personal finance help desk service and classes based on the FDIC Money Smart curriculum.	Jackson	MI	\$99,187	158,422
2012	Niles District Library	Niles District Library will offer financial literacy classes based on the FDIC Money Smart curriculum, financial fitness support groups, and a series of short-topic presentations for low-income individuals in Niles and surrounding communities. Faculty from nearby Lake Michigan College will teach the Money Smart classes.	Niles	MI	\$70,503	11,609
2012	Troy Public Library	Troy Public Library will help high school students and their parents establish a financial plan for college and beyond. The project addresses saving and investing to cover college expenses, plus the skills and knowledge students need to manage their finances while in college and after they graduate.	Troy	MI	\$65,175	81,508
2011	Dakota County Library	Dakota County Library's initiative, Dollars by the Decade, will promote financial literacy education as a lifelong process addressing the evolving needs of residents in various life stages. Recognizing that individuals will come to the program with different levels of knowledge and interests, the program will use print, digital and in-person workshops to teach personal finance fundamentals such as budgeting, saving, spending, credit and financial protection.	Eagan	MN	\$69,513	380,734
2007	Southeastern Libraries Cooperating	Southeastern Libraries Cooperating will partner with public television station KSMQ to broadcast 13 half-hour segments entitled Financial Connections in rural and small-town communities, with corresponding library-based programming and Web-based events and resources.	Rochester	MN	\$99,830	490,000
2014	Kansas City Public Library	Kansas City Public Library will partner with the Women's Employment Network and several other local agencies to provide a continuum of financial literacy services for women, immigrants and other adults living in three low-income neighborhoods.	Kansas City	MO	\$100,000	218,765
2012	St. Louis County Library	St. Louis County Library will collaborate with the University of Missouri-St. Louis, University of Missouri-Extension, and Lincoln University-Extension to improve the financial capability of low and moderate income parents and their teenage children. The program will engage parents and teens separately and together and equip parents to be effective financial role models for their children.	St. Louis	MO	\$41,695	998,954
2009	Bolivar County Library System	In partnership with Delta State University, the library system will provide financial education programs for low-income women under age 30 living in the Mississippi delta.	Cleveland	MS	\$33,500	39,000
2014	Appalachian Regional Library System	The Appalachian Regional Library System, in partnership with community agencies and educational institutions, will provide financial capability programming for women across three generations.	West Jefferson	NC	\$58,521	149,126
2008	Durham County Library	Durham County Library is creating a financial workshop series for young parents of the region's 37,000 preschool and elementary school children, with special emphasis on saving and investing for college. The project includes development of a Web page for busy young parents, direct access to financial databases and other relevant materials for library cardholders, an e-newsletter on personal finance, and online chats with experts.	Durham	NC	\$99,679	236,789

2009	Greensboro Public Library	The grant will enable public librarians to collaborate with students and faculty from the economics and finance department of North Carolina A&T State University to provide a sequential financial literacy experience for library users ages 13 to 18. The library will also make available one-on-one counseling at its neighborhood branches on selected topics of importance to teens as they begin to take on financial responsibilities in their lives.	Greensboro	NC	\$96,500	346,000
2013	New Hanover County Public Library	New Hanover County Public Library will lead a coalition comprising New Hanover County Schools, Cape Fear Community College, the main library at the University of North Carolina-Wilmington and the North Carolina Council on Economic Education to help students from the middle grades through college make informed financial decisions during their early adult lives.	Wilmington	NC	\$36,500	203,439
2008	Fargo Public Library	The library is expanding its reach to multiple audiences, including young adults, seniors and the local community of new Americans and English language learners, through a series on personal finance and investing. It is breaking through language and cultural barriers to explain safe and effective financial practices and resources.	Fargo	ND	\$53,000	90,599
2014	Lake Region State College Library	Lake Region State College Library will lead a personal financial management and investor education initiative serving college audiences and the broader community in northeastern North Dakota- a largely rural area inclusive of Grand Forks Air Force Base and Camp Grafton.	Devils Lake	ND	\$77,250	1,898
2013	Nebraska Library Commission	Nebraska Library Commission will partner with the University of Nebraska-Lincoln Extension to bring financial education programs and services to 23 libraries in mostly rural locations across the state. The program will combine face-to-face educational sessions with online learning.	Lincoln	NE	\$100,000	212,046
2010	Burlington County Library System	Burlington County Library System will partner with Rutgers University Cooperative Extension, the New Jersey Coalition for Financial Education, and the library/technology center at nearby Joint Base McGuire-Dix-Lakehurst to offer a variety of personal finance and investing workshops for adults. These face-to-face sessions will be supplemented by customizable web-based learning resources.	Westhampton	NJ	\$95,942	331,000
2013	Piscataway Public Library	Piscataway Public Library will collaborate with libraries in nearby Dunellen and New Brunswick and with Rutgers Cooperative Extension to deliver an online and in-person financial education initiative to help the "sandwich" generation manage their own finances while raising children and assisting aging parents.	Piscataway	NJ	\$63,671	56,044
2013	Albuquerque Bernalillo County Library	The Albuquerque Bernalillo County Library will collaborate with a nearby charter school and a statewide, nonprofit small business development and training organization to deliver financial education for teens ages 14-17.	Albuquerque	NM	\$63,270	639,921
2009	Albany Public Library	Albany will test new marketing and advertising tools in low income neighborhoods in Albany and also develop a weekly drop-in clinic that gives one-on-one reference assistance and referrals for tax preparation customers.	Albany	NY	\$55,055	96,000
2013	Brooklyn Public Library	Brooklyn Public Library will engage adult and teen patrons through a series of learning activities tailored to the borough's diverse audiences. The project's several components include: integration of financial concepts into existing adult basic education programs; virtual investment clubs for adults and teens; teen financial literacy workshops; and a financial empowerment fair.	Brooklyn	NY	\$100,000	2,465,326
2011	Brooklyn Public Library	Brooklyn Public Library will offer a combination of workshops, seminars, individual counseling sessions, and virtual investment clubs for adults and teens in the library's service area. The Bedford-Stuyvesant Restoration Corporation (the nation's first community development corporation), the Coalition for Debtor Education and Mind Your Money (an organization devoted to the financial literacy of teens and pre-teens) will assist with public programs and one-on-one counseling.	Brooklyn	NY	\$100,000	2,465,326



2009	Brooklyn Public Library	Brooklyn Public Library will reach low-income working adults with a six-part financial education series in four locations, inclusive of workshops and group counseling sessions offered in partnership with New York City's Office of Financial Empowerment and other city agencies. The library will also conduct workshops at multiple locations to help teens build their money-management skills.	Brooklyn	NY	\$95,480	2,470,000
2013	Central Library of Rochester & Monroe County	Rochester Public Library and the Consumer Credit Counseling Services of Rochester (CCCS) will provide personal finance education to participants in library-hosted English as a Second Language classes and integrate financial literacy activities into the library's summer camp for ESL children.	Rochester	NY	\$58,509	219,773
2014	Fulton-Montgomery Community College Library	Evans Library at the Fulton-Montgomery Community College will serve college students and high school students in the Mohawk Valley region of upstate New York with programming about college financing and general financial literacy. Learning modalities will include workshops, tutorials and web-based instruction.	Johnstown	NY	\$91,388	2,781
2013	Middle Country Public Library	Middle Country Public Library, in partnership with the Children's Museum of Manhattan, will create interactive, hands-on learning activities for children, teens and their parents/caregivers focusing on money and mathematics. The project includes portable learning stations, special activities integrated into established, ongoing programs serving preschool and school-age children and financial literacy outreach visits to elementary schools.	Centereach	NY	\$71,000	60,679
2009	Middle Country Public Library	In partnership with area museums, Middle Country Public Library will create an interactive, traveling exhibit on money-related topics for students in grades kindergarten through five to be installed in the library's "museum corner" and to be accompanied by a schedule of family financial literacy nights with concurrent workshops for parents and children. The library will also design personal finance kits that include books, media and games for classroom and home use.	Centereach	NY	\$77,400	61,000
2014	Patchogue-Medford Library	Patchogue-Medford Library will pursue an intergenerational strategy to address financial capability across the lifecycle through an array of age-appropriate, hands-on activities and workshops delivered in English and Spanish.	Patchogue	NY	\$59,752	52,929
2009	Queens Library	Queens Library will collaborate with local nonprofits to provide investor education programs to immigrant and low-income residents in English, Spanish, Chinese, Bengali, Korean and other languages. The library will partner with financial educators from nonprofit agencies who will offer individualized consultations on basic financial concepts and safe, effective financial practices.	Jamaica	NY	\$100,000	2,230,000
2013	Saratoga Springs Public Library	Saratoga Springs Public Library will sponsor separate financial literacy series for adults and teens. Adult workshops will address; financial fundamentals; personal finance for veterans (including understanding military benefits); and an introduction to investing. Teen workshops will be activity-based to help young people create a budget; understand how credit works and how to prepare for important financial decisions.	Saratoga Springs	NY	\$60,596	45,663
2008	Cuyahoga County Public Library	The library is delivering an intergenerational financial literacy project for youth (primarily low income) in grades 5 through 12 and their parents at eight of its branches. It is also providing after-school and summer financial literacy experiences, and supporting learning objectives for schools consistent with Ohio's personal finance and economics requirements.	Parma	OH	\$99,000	589,298
2012	Ida Rupp Public Library	Ida Rupp Public Library will partner with United Way, the Port Clinton City School District, and community organizations to teach low-income children and their parents financial fundamentals through hands-on summer activities and workshops and classes scheduled throughout the year. The Summer Lunch Club provides meals and enrichment activities to elementary school children from low-income families and the library will use this club to provide financial education.	Port Clinton	OH	\$19,108	6,050

2012	Public Library of Cincinnati and Hamilton County	Public Library of Cincinnati and Hamilton County will collaborate with Extension educators from Ohio State University to bring financial literacy experiences to high school students. Programming will help teens set financial goals, understand ways to build assets, create and maintain a personal budget, use bank services, manage credit card and loan debt, and avoid financial scams.	Cincinnati	OH	\$57,853	308,728
2010	Public Library of Youngstown and Mahoning County	Public Library of Youngstown and Mahoning County is expanding services offered through its successful Baby Brilliant Goes to College program to strengthen outreach to low to moderate income families and individuals through a targeted marketing plan. Programs will reach families through adult programs at libraries and partner agencies and assist them in building a better financial future with information on increasing financial skills, resolving debt issues, rebuilding credit, and expanding consumer awareness of predatory lending.	Youngstown	OH	\$95,102	254,000
2007	Public Library of Youngstown and Mahoning County	In partnership with community agencies, the Public Library of Youngstown and Mahoning County is undertaking a coordinated financial literacy initiative for the county's low- and moderate-income families, with a focus on Earned Income Tax Credit preparation assistance and helping parents save and invest for their children's education.	Youngstown	OH	\$57,950	254,000
2013	Toledo-Lucas County Public Library	Toledo-Lucas County Public Library and United Way of Greater Toledo will partner with three social service agencies to help residents with income of 200% or less of the federal poverty level achieve financial stability through participation in the FDIC Money Smart program and follow-up financial coaching.	Toledo	OH	\$81,881	441,815
2010	Washington-Centerville Public Library	Washington-Centerville Public Library and the nearby Hithergreen Senior Center will establish a series of financial seminars geared towards adults ages 50 and over in the region. Among various topics, the seminars will address: healthy finances and establishing saving and investing goals; recovering from job loss and other financial challenges; IRAs; investing strategies for seniors; identity theft; and financial scams targeting seniors.	Centerville	OH	\$30,000	52,000
2014	Washington-Centerville Public Librarys	Washington-Centerville Public Library, through partnerships with the local school district and a nearby children's museum, will provide hands-on family financial literacy activities for county residents, while building the capacity of parents and educators to boost the financial literacy activities of children and teens.	Centerville	OH	\$100,000	56,628
2014	Pioneer Library System	Pioneer Library System will partner with the Consumer Credit Counseling Service of Central Oklahoma and the Oklahoma City Community Foundation to offer a series of interactive financial and investor education programs to members and employees of the Kickapoo Tribe of Oklahoma; Citizen Potawatomi Nation, and the Chickasaw Nation plus staff of the Library Systems 11 member libraries.	Norman	OK	\$39,577	359,703
2011	Pioneer Library System	Pioneer Library System will partner with the Consumer Credit Counseling Service of Central Oklahoma, Citizen Pottawatom Nation, Chickasaw Nation and employers in the hometowns of its 10 member libraries to offer fiscally fit boot camps to employees.	Norman	OK	\$57,967	341,741
2008	Pioneer Library System	Pioneer is conducting personal finance seminars with interactive, hands-on materials at each of the nine public libraries in the region. As part of this work, it is partnering with state and regional agencies, including Potawatomi Nation, Chickasaw Nation and the Oklahoma Securities Commission to assist with library staff training and to provide instructional materials. Pioneer is also working with school districts to help them meet personal finance requirements for grades 7 through 12.	Norman	OK	\$78,713	318,255
2009	Libraries of Eastern Oregon	This consortium will reach population centers in 15 rural communities in Umatilla and Morrow counties with in-person and distance learning on wide range of financial literacy topics. It will disseminate programs for senior citizens and Latino and Native American residents through partnerships with community colleges and other agencies, and create personal finance book clubs in English and Spanish.	Fossil	OR	\$98,175	82,000

2012	Multnomah County Library	Multnomah County Library will expand its mobile financial literacy labs tested under a previous grant from Smart investing@your library. The labs will be staffed by a team of trained librarians and will use tablet, touch-screen technology to connect vulnerable populations with curated financial and investor education resources formatted to suit users' different learning preferences.	Portland	OR	\$100,000	748,031
2009	Multnomah County Library	The library will partner with the Oregon Society of CPAs and community organizations to help two high-need audiences: "parents at risk" (defined as low income and low literacy) and seniors susceptible to financial fraud. The project will pilot a "road show" model with a team that visits retirement centers, Head Start programs, and other nonprofits to provide hands-on learning on financial topics such as money management and online banking.	Portland	OR	\$100,000	685,950
2011	Delaware County Library System	Delaware County Library System is partnering with the Consumer Credit Counseling Service of Delaware Valley and various Pennsylvania state agencies to improve the financial literacy and capability of low- to moderate-income families in the region. Educational experience will help participants manage budgets and debt and plan for future needs.	Media	PA	\$97,470	558,979
2014	Lebanon Community Library District	Lebanon Community Library District and its six member libraries will present programs about life transitions aimed at young adults who are making independent decisions and older adults who are transitioning to unfamiliar technology-based transactions. Partners include Lebanon Valley Chamber of Commerce, Lebanon County LINK and Lebanon Valley College.	Lebanon	PA	\$92,500	60,987
2011	York County Library System	York County Library System will partner with 17 high schools and seven urban elementary schools to improve the financial literacy and capability of students and parents by connecting them with the personal finance resources available through county libraries. The project will seek to teach York County high school juniors and seniors how to build a financial plan for post-high school success, and will equip parents of high school juniors and seniors with financial literacy spending, saving and borrowing, and their parents will learn financial literacy tools to reinforce their own financial knowledge and help them positively influence their children's future money management skills.	York	PA	\$99,922	99,116
2009	York County Library System	The library system will develop interactive, multigenerational programs in English and Spanish at branch libraries and focus on building financial knowledge within York County families with children ages 5-7.	York	PA	\$43,505	269,000
2013	Florence County Library System	Working with nearby Francis Marion University, the South Carolina Department of Consumer Affairs, a local United Way agency and the South Carolina Department of Social Services, Florence County Library System will engage children, teens and lower-income adults in a series of financial literacy activities that appeal to the different learning preferences of the target audiences.	Florence	SC	\$50,605	136,885
2010	Florence County Library System	Florence County Library System will pursue a multigenerational financial literacy strategy in partnership with the South Carolina Department of Consumer Affairs and others. The project will reach children, teens/young adults, seniors, and low- to moderate-income residents to help them become financially savvy and alert them to money scams.	Florence	SC	\$47,949	129,673
2012	Georgetown County Library	A two-year campaign led by the Georgetown County Library, the county's Human Services Collaborative, and Coastal Carolina University will encompass a variety of creative learning experiences to improve financial literacy and capability among the county's most economically disadvantaged residents. Participating agencies will offer seminars on financial goal setting, managing credit and debt, household budgeting, saving for emergencies, recovering from bad credit, preparing to invest, and using personal finance resources available through the library.	Georgetown	SC	\$99,990	59,991

2009	Georgetown County Library	Georgetown County Library and its partners will educate the community about money matters through a series of creative, multimedia activities that reference the county's economic history and that appeal to the different learning styles and interests of residents of all ages. The library and partner organizations will conduct outreach to area childcare providers, the county detention center, the local board of disabilities and special needs, and other agencies for the purpose of improving the basic financial literacy of those in need.	Georgetown	SC	\$87,300	60,000
2011	Greenville County Library System	Greenville County Library System and its partners will pursue a multifaceted project designed to turn personal finance assumptions into changed attitudes, changed attitudes into changed behaviors, and changed behaviors into changed habits. Workshops on the psychology of spending, a public information campaign anchored by a dedicated project website and help with tax preparation are just a few of the strategies planned to help female heads of household overcome obstacles and achieve their money goals.	Greenville	SC	\$66,325	379,616
2008	Greenville County Library System	The library system in Greenville is partnering with faculty from the Clemson University Finance Department to address the financial and investment education needs of women ages 18-64, with particular emphasis on low-income heads of households. The partners are also providing concurrent money programs for children.	Greenville	SC	\$49,550	401,174
2011	Richland County Public Library	Richland County Public Library will combine traditional educational activities with creative and engaging experiences for families. The library will partner with Lunch Money, a children's band that brings indie-rock to family audiences, to write a children's song about money, earning and saving for the future, and to schedule performances for young children. The library will work with Columbia College and local schools to engage teens in creating performances and games that teach younger children financial basics. The library's African-American History and Cultural Events Committee will work with partner organizations to sponsor and promote a series of family-focused financial literacy events on topics ranging from home ownership and saving for college to the basics of investing.	Columbia	SC	\$78,500	320,677
2009	Houston Public Library	Houston Public Library will partner with the University of Houston and community organizations to offer a bilingual financial education series (from money basics to investing fundamentals) for the city's English and Spanish speaking families.	Houston	TX	\$99,000	2,001,000
2014	Salt Lake County Library Services	Salt Lake County Library and the English Skills Learning Center will coordinate basic financial education for recent refugees and immigrant families who have low income and limited literacy skills- even in their own languages.	West Jordan	UT	\$99,000	848,000
2008	Chesapeake Public Library	Chesapeake is expanding virtual library services, with help from Norfolk State University, using \$ave \$teve and a family of characters (\$ave \$ara, \$ave \$elma and \$ave \$am) who guide library patrons through age-appropriate online tutoring experiences in investment literacy. The library is also helping teachers use these online modules and promoting the \$ave \$teve family of personal finance characters to the media centers in Chesapeake's 41 public schools.	Chesapeake	VA	\$100,000	206,600
2013	Chesterfield County Public Library	Chesterfield County Public Library will focus on the intergenerational transfer of financial learning, while improving participants' facility with the mathematics of money. The project will give special attention to grandchildren and the grandparents who have an influential or primary role in raising them. Library partners include the County Office of the Senior Advocate, the Federal Reserve Bank of Richmond and Chesterfield County Public Schools.	Chesterfield	VA	\$78,280	303,538
2010	Chesterfield County Public Library	Chesterfield County Public Library will work with local elementary schools, PTAs, and the Federal Reserve Bank of Richmond to help moms and their children understand the mathematics of personal finance and investing.	Chesterfield	VA	\$81,600	276,000

2009	Virginia Beach Public Library	The library will deliver in-person and virtual financial literacy learning opportunities for youth ages 12 to 18 as they prepare to assume financial responsibilities in their lives. It will also conduct outreach to a nearby high school for pregnant teens and a juvenile detention center to help educate residents on money management basics.	Virginia Beach	VA	\$51,906	428,000
2014	Virginia Beach Public Library	Virginia Beach Public Library and its partners, under the banner "live simple, live more", will embrace consumer interest in minimalism and help residents become more conscious of their financial decisions through a variety of engaging activities dealing with budgeting, saving, and investing.	Virginia Beach	VA	\$66,100	434,412
2007	Timberland Regional Library	Timberland Regional Library will produce, market and distribute a multimedia series of Ten Minute Topics about investing in partnership with community television and the Service Corps of Retired Executives. The library will also train information services librarians from 27 branch facilities throughout a 7,000 square-mile rural region and upgrade the investing collections available online and at each branch library.	Tumwater	WA	\$99,044	430,000
2008	Fond du Lac Public Library	Fond du Lac Public Library is designing a virtual "Money Smart Neighborhood" and "Money Smart University" as year-long companion components of "Money Smart Week Wisconsin", a statewide financial literacy campaign. The library is giving special attention to the personal financial education needs of Baby Boomers nearing retirement and the Generation Y cohort that will replace them in the workforce.	Fond du Lac	WI	\$52,525	71,639
2010	Milwaukee Public Library	Milwaukee Public Library will improve personal finance collections available at all library branches and online through the library's Web site; provide advanced training to library staff in the use of print and electronic investment resources and establish Smart Investing partnerships with organizations serving women, minorities and senior citizens. An expansion grant and a new partnership with Make a Difference- Wisconsin will reach 11th graders in the public schools. Teens will recommend content and act in the video productions. Safe investing will be featured in programs for Seniors at three senior fitness centers.	Milwaukee	WI	\$99,000	593,000
2007	Milwaukee Public Library	Milwaukee Public Library will improve personal finance collections available at all library branches and online through the library's Web site, provide advanced training to library staff in the use of print and electronic investment resources and establish Smart Investing partnerships with organizations serving women, minorities and senior citizens.	Milwaukee	WI	\$73,370	593,000
2010	Martinsburg-Berkeley County Public Libraries	The Martinsburg-Berkeley County Public Libraries will partner with the Blue Ridge Community and Technical College to establish a four-part financial literacy program serving county residents under the theme "Free-Way to Financial Information." The program will include a family financial fair featuring services available in the Eastern Panhandle of West Virginia; special programming on financial basics for children and teens delivered with assistance from the Shenandoah Valley Discovery Museum; financial seminars for adults; and a "CASH Corridor" on the library system's website with multimedia personal finance resources.	Martinsburg	WV	\$79,560	76,000
2011	Albany County Public Library	Albany County Public Library is partnering with faculty from the University of Wyoming and a local technical college to provide Laramie residents with a better understanding of personal finances and tools to make optimal financial decisions. Workshops will emphasize finance basics, preparing to invest, retirement planning and student loan debt management.	Laramie	WY	\$29,800	32,758
2007	Natrona County Public Library	Natrona County Public Library will provide a five-part investor education series for young adults, host inter-generational community forums on retirement preparedness and augment the library's collections on personal finance and investing.	Casper	WY	\$17,600	68,000