



# Financial Literacy Public Library Program

Facilitator Guide (8 weeks)





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# How to Use This Guide

Libraries are trusted spaces for lifelong learning. By offering financial literacy programs, public libraries can empower community members to make informed money decisions that affect their daily lives. This eight-week program is designed for adult patrons, with a focus on inclusivity for underserved learners. Sessions are held in person once a week for one hour, and no prior financial knowledge is required for either participants or facilitators. Remember, if you don't know the answer to a participant's question, you can tell them you'll get back to them with the right information.

Each week provides a theme, objectives, FinancialFit lessons to open (by Section > Module > Lesson > Type), low-lift scripts and discussion prompts. Facilitators may adapt timing to group needs. There are more modules and lessons in FinancialFit than what will be included in this program; however, facilitators should encourage participants to explore other lessons on their own time. From the module home page, participants can scroll down to navigate to individual microlessons.

Each FinancialFit module concludes with a short, scored assessment that generates a personalized Smart Study Plan. Note: Participants can only take an assessment if they've completed all lessons in the module. This guide does not require participants to complete all microlessons in each module, so they would have to elect to complete them on their own time if they wish to take the assessments.

## Inclusive Facilitation Practices

- Use plain language and define terms; show participants how to look up definitions anytime using the glossary of financial terms in FinancialFit's top toolbar.
- Relate examples to everyday situations (e.g., groceries, childcare, transit, phone plans).
- Avoid sharing personal financial details out loud unless volunteers opt in; use fictional scenarios.
- Offer printed worksheets (also in Spanish, if needed and available) and pencils.
- If you subscribe to FinancialFit Spanish, encourage use of the English-Spanish toggle for those who need it.
- Demonstrate on a shared screen for low-digital-skill learners.
- Invite participants to pair up for activities, when appropriate; circulate to assist with navigation.



# Weekly Course Topics

## Week 1: Getting Started with Money

### Learner Objectives

- Identify personal money goals and basic financial concepts
- Create a simple monthly budget using a worksheet
- Compare features of different types of bank account

### Recommended FinancialFit Lessons

Section	Module	Lesson	Type
The Basics	Monthly Budgeting	Monthly Budgeting	Learn
The Basics	Monthly Budgeting	Monthly Budgeting	Practice
The Basics	Monthly Budgeting	What Does Cost of Living Mean?	Learn
The Basics	Setting Up Bank Accounts	Bank Account Types	Learn
The Basics	Setting Up Bank Accounts	Bank Account Fees	Learn
The Basics	Setting Up Bank Accounts	What is Overdraft Protection?	Learn

### Facilitator Script

#### Opening

“Hello, and welcome to the library’s financial literacy program. Over the next few weeks, we’ll explore short, practical lessons and activities designed to help you make smart money decisions. This is a no-judgment space — no one will need to share personal details. It’s simply about learning together.

The library provides access to FinancialFit, an online personal finance education tool. We’ll use it during class, and you can also explore it anytime — either here in the library or from home with your library card.

Each module in FinancialFit includes four types of mini lessons: Learn, Watch, Practice, and Plan. Each week, we’ll work through a few of these together, reflect on what we’ve learned, and try out a short practice exercise or group activity.”

**Note:** If your library also subscribes to FinancialFit Spanish, be sure to add:

“If Spanish works better for you, you can switch languages using the toggle in the top toolbar.”

“In Week 1, Getting Started with Money, we’ll practice setting up a simple budget and review different bank account options.”

## Warm-up

“What’s one money goal you have for this year? It can be big or small — like saving \$10 a week.”

## Guided Flow

### Lesson: Monthly Budgeting (Learn) (10 min)

Walk through the lesson as a group.

*Prompt: “What’s one expense in your budget that feels hardest to manage?”*

### Activity: Monthly Budgeting (Practice) + Worksheet (15-20 min)

Participants complete the Practice lesson individually, then start filling out the Monthly Budget Planner worksheet. Pair-share strategies for adjusting expenses.

*Prompt: “What tips or trade-offs came up as you worked on your budget?”*

### Lesson: Bank Account Types (Learn) (10 min)

Review together and highlight low-fee account options.

*Prompt: “What’s one factor you’d look for when choosing an account?”*

### Wrap-up Reflection (5 min)

*Prompt: “What’s one budgeting tip or strategy you plan to try this week?”*

## Related Handouts

- **Worksheet:** Budgeting with a Partner
- **Worksheet:** DIY Utility Budget Billing Planner

## Optional Homework

- **Complete Microlessons:** Bank Account Fees, Overdraft Protection, Cost of Living
- Track your spending for 7 days (paper or phone notes). What surprised you most about where your money goes, and is there anything you’d like to change moving forward?

# Week 2: Income, Paychecks and Taxes

## Objectives

- Interpret common payroll and income forms (W-2, 1099, etc.)
- Understand types of pay and employment income
- Recognize basic tax concepts and where to access community tax help

## Recommended FinancialFit Lessons

Section	Module	Lesson	Type
Making Money	Starting Worklife	Paychecks Explained	Learn
Making Money	Starting Worklife	What is a 1099?	Learn
Making Money	Starting Worklife	What is a W-2 Form?	Learn
Making Money	Starting Worklife	What is a W-4 Form?	Learn
Making Money	Starting Worklife	What is a W-9 Form?	Learn
Making Money	Starting Worklife	Types of Pay and Income	Learn

You may also wish to touch upon these lessons for anyone in the group who might be self-employed:

Section	Module	Lesson	Type
Making Money	Starting Worklife	Being Your Own Boss / Freelancer	Learn
Making Money	Starting Worklife	Working in the Gig Economy	Learn
Making Money	Understanding Taxes	Taxes When You Work for Yourself	Learn
Making Money	Understanding Taxes	Paying Quarterly Estimated Taxes	Plan

## Facilitator Script

### Opening

“Welcome to Week 2: Income, Paychecks and Taxes. Today we’re focusing on paychecks and types of income. We’ll also touch on tax forms and what they mean.”

### Warm-up

“What’s one thing about income or taxes that you’re curious about or would like to better understand as we start today’s session?”

## Guided Flow

### Lesson: Paychecks Explained (10 min)

Walk through the key parts of a paycheck.

*Prompt: "What's something confusing you've seen on a paycheck stub?"*

### Activity: Sample Paycheck Exercise (15-20 min)

Provide a sample stub and have participants identify deductions.

### Lesson: W-2 vs. 1099 (10 min)

Compare the two forms briefly, noting implications for taxes.

*Prompt: "Where would you go in the community for free or low-cost tax help?"*

Share local resources.

### Wrap-up Reflection (5 min)

Ask: "What's one takeaway about income or taxes that feels most useful right now?"

## Related Handouts

"As we wrap up our discussion on income and taxes, it's important to recognize how these concepts connect to major life events — such as leaving a job. These related handouts explore what happens when employment ends, including the necessary steps to take when claiming unemployment benefits."

- **Checklist:** Leaving Your Job
- **Worksheet:** Claiming Unemployment Benefits

## Optional Homework

- Finish remaining lessons in the "Understanding Taxes" module and take the post-test assessment.



## Week 3: Saving and Emergency Funds

### Objectives

- Understand the purpose of an emergency fund
- Apply strategies for saving small amounts toward financial goals
- Adjust a personal budget to prepare for unexpected expenses

## Recommended FinancialFit Lessons

Section	Module	Lesson	Type
The Basics	Planning for Emergencies	Managing Surprises with an Emergency Fund	Learn
The Basics	Planning for Emergencies	Managing Surprises with an Emergency Fund	Practice
The Basics	Planning for Emergencies	Budgeting for Emergencies	Learn

## Facilitator Script

### Opening

“Welcome to Week 3: Savings and Emergency Funds. This week is all about building a safety net — why an emergency fund matters and how to start small.”

### Warm-up

“What is one concern or question you have about preparing for financial surprises?”

### Guided Flow

#### **Lesson: Managing Surprises with an Emergency Fund (Learn) (10 min)**

Introduce the concept and importance of a safety net.

*Prompt: “What’s one financial surprise you’d like to be better prepared for?”*

#### **Activity: Emergency Scenario Cards (20 min)**

Participants review sample surprise expenses (e.g., unexpected car repair - \$500, medical bill - \$800, pet illness - \$300, etc.) and use the Monthly Budget Planner to see what they’d cut.

*Prompt: “What was hardest to cut? What was easiest?”*

#### **Lesson: Managing Surprises with an Emergency Fund (Practice) (10 min)**

Complete together and debrief.

*Prompt: “How much of an emergency fund would realistically help in these situations?”*

#### **Wrap-up Reflection (5 min)**

Ask: “What’s one small step you plan to take this week toward building an emergency fund?”

### Related Handouts

- **Worksheet:** Monthly Budget Planner (from Week 1)

## Optional Homework

- Complete remaining lessons in the “Planning for Emergencies” module and take the posttest assessment.
- Create an emergency fund starter plan. List ways to save small amounts.  
Answer these questions:
  - How much can you cut from your budget each month to start building an emergency fund?
  - How much do you need in your emergency fund?
  - How long will it take to reach your emergency fund goal?

## Week 4: Credit Cards and Credit Scores

### Objectives

- Understand how credit works and factors that influence a credit score
- Compare credit card types and evaluate offers
- Apply strategies to manage credit and reduce debt

### Recommended FinancialFit Lessons

Section	Module	Lesson	Type
Borrowing Money	Building Credit	What is Credit?	Learn
Borrowing Money	Building Credit	Building Credit	Learn
Borrowing Money	Building Credit	Building Credit - True or False	Practice
Borrowing Money	Building Credit	How Do Credit Scores Work?	Watch
Borrowing Money	Building Credit	Why You Need Good Credit	Learn
Borrowing Money	Building Credit	Buy Now, Pay Later	Learn
Borrowing Money	Choosing Credit Card	Credit Card Benefits	Learn
Borrowing Money	Choosing Credit Card	Credit Card Types	Learn
Borrowing Money	Choosing Credit Card	Evaluating Credit Card Offers	Learn
Borrowing Money	Managing Credit Cards	Credit Card Basics	Learn
Borrowing Money	Managing Credit Cards	Credit Card Interest Rates	Learn
Borrowing Money	Managing Credit Cards	Carrying a Balance	Learn

# Facilitator Script

## Opening

“Welcome to Week 4: Credit Cards and Credit Scores. Credit is something most of us use, but it can be tricky to understand. Today we’ll look at what affects your credit score and how to compare credit card options.”

## Guided Flow

### Lesson: How Do Credit Scores Work? (10 min)

Walk through the basics.

*Prompt: “What’s something new you learned about credit scores?”*

### Activity: Building Credit – True or False (Practice) (10-15 min)

Complete together and discuss common myths.

*Prompt: “What surprised you most in this activity?”*

### Lesson + Activity: Evaluating Credit Card Offers (15 min)

Review sample card offers as a group. Identify interest rates, fees, and rewards.

*Prompt: “What’s one strategy you’d use to choose the best card?”*

### Wrap-up Reflection (5 min)

Ask: “What’s one step you can take now to strengthen or protect your credit?”

## Related Handouts

- **Checklist:** Lost Credit Card

## Homework

- Choose a module in the “Borrowing Money” section, complete the remaining microlessons, and take the posttest assessment.



# Week 5: Borrowing Smart: Loans and Debt

## Objectives

- Differentiate between healthy and risky debt
- Apply strategies for paying down or consolidating debt
- Make informed decisions about borrowing options

## Recommended FinancialFit Lessons

Section	Module	Lesson	Type
Borrowing Money	Managing Debt	What is Debt? Overview	Learn
Borrowing Money	Managing Debt	When is Debt a Good Thing?	Learn
Borrowing Money	Managing Debt	What is Debt Consolidation?	Learn
Borrowing Money	Managing Debt	How to Consolidate Debt	Practice
Borrowing Money	Managing Debt	Is It Good Debt?	Practice
Borrowing Money	Managing Debt	Buy Now, Pay Later	Learn

## Facilitator Script

### Opening

“Welcome to Week 5, Borrowing Smart: Loans and Debt. This week we’ll explore what makes debt healthy vs. risky.”

### Guided Flow

#### Lesson: What is Debt? Overview (5-10 min)

Introduce the concept.

*Prompt: “Which types of debt do you think are healthy? Which are risky? Why?”*

#### Lesson + Activity: How to Consolidate Debt (Practice) (20 min)

Walk through strategies together, then discuss pros/cons.

*Prompt: “What’s one practical strategy for managing debt you’re motivated to try?”*

#### Lesson: When is Debt a Good Thing? (10 min)

Briefly review healthy uses of debt.

*Prompt: “How could good debt potentially benefit your goals?”*

#### Wrap-up Reflection (5 min)

Ask: “What’s one challenge you anticipate in managing debt, and how might you work around it?”

### Related Handouts

- **Checklist:** Consolidating Debt

### Homework

- Choose a module in the “Borrowing Money” section, complete the remaining microlessons, and take the posttest assessment.

# Week 6: Protecting Yourself: Fraud, Identity Theft and Insurance

## Objectives

- Identify common scams and steps to prevent or respond to fraud
- Recognize methods for protecting personal information and credit
- Review basic insurance options for renters and vehicles

## Recommended FinancialFit Lessons

Section	Module	Lesson	Type
Borrowing Money	Managing Credit Cards	What to Do if You Lose a Credit Card	Learn
Borrowing Money	Managing Credit Cards	Credit Card Fraud	Learn
The Basics	Planning for Emergencies	Freezing Your Credit	Learn
The Basics	Planning for Emergencies	Identity Theft	Learn
The Basics	Planning for Emergencies	Identity Theft	Practice
The Big Expenses	Renting a Home	Renter's Insurance	Learn
The Big Expenses	Getting a Car	Car Insurance	Learn

## Facilitator Script

### Opening

"Welcome to Week 6: Protecting Yourself. Today we'll talk about protecting your money and identity — spotting scams, preventing fraud, and knowing what to do if something happens."

### Warm-up

"Have you seen a text or email scam lately? What tipped you off?"

### Guided Flow

#### Lesson: Identity Theft (Learn + Practice) (15 min)

Complete together, then debrief.

*Prompt: "What steps would you take first if your identity were stolen?"*

#### Quick Drill: Scam Spotting (10 min)

Share examples of text/email scams; group identifies red flags.

*Prompt: "What strategies (beyond don't click, verify, report) can protect you?" (e.g., use strong passwords)*

## Lesson: Renter’s Insurance OR Car Insurance (choose one, 15 min)

Walk through key terms and protections.

Prompt: “What coverage would matter most to you in real life?”

## Wrap-up Reflection (5 min)

Ask: “What’s one step you could take this week to better protect your finances?”

## Related Handouts

- **Checklist:** Steps After Credit Card Fraud
- **Checklist:** Identity Theft Action

## Optional Homework

- Complete lessons in “Making Worklife Choices” module and take the posttest assessment.

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# Week 7: Big Decisions: Housing and Transportation

## Objectives

- Assess affordability when comparing renting versus buying a home
- Evaluate the total cost of car ownership, including financing options
- Make informed decisions about major purchases using budget and cost considerations

## Recommended FinancialFit Lessons

Section	Module	Lesson	Type
The Big Expenses	Renting a Home	Renting a Home	Learn
The Big Expenses	Renting a Home	Renting a Home	Practice
The Big Expenses	Renting a Home	How Much Rent Can I Afford?	Learn
The Big Expenses	To Rent or to Buy?	To Rent or to Buy	Learn
The Big Expenses	Buying a Home	Buying a Home Overview	Learn
The Big Expenses	Buying a Home	Buying a Home Timeline	Practice
The Big Expenses	Getting a Car	To Lease or Buy?	Learn
The Big Expenses	Getting a Car	To Buy a New or Used Car?	Learn
The Big Expenses	Getting a Car	Paying for Your Car	Learn

# Facilitator Script

## Opening

“Welcome to Week 7. This week’s focus is on two big financial choices: housing and cars. We’ll practice figuring out what you can afford and compare options.”

## Warm-up

“If you could design your ideal first home and your dream car, what would they look like — and what factors would you need to consider to make them realistic choices within your budget?”

## Guided Flow

### Lesson + Activity: How Much Rent Can I Afford? (15 min)

Walk through lesson and have participants calculate affordability.

*Prompt: “What factors should you consider when setting a housing budget?”*

### Lesson: To Rent or Buy? (10 min)

Compare options as a group.

*Prompt: “How do these choices impact your overall financial plan?”*

### Lesson + Activity: To Lease or Buy? (Cars) (15 min)

Review pros/cons and use the car cost checklist.

*Prompt: “What hidden costs of car ownership could affect your budget?”*

### Wrap-up Reflection (5 min)

Ask: “What’s one insight from today that changes how you view big purchases?”

## Related Handouts

- **Worksheet:** Rent affordability
- **Checklist:** Car cost-of-ownership

## Optional Homework

- Choose a module to complete in “The Big Expenses” section and take the posttest assessment.

# Week 8: Putting It All Together and Next Steps

## Objectives

- Review personal progress and interpret FinancialFit assessment results
- Identify priority areas for further learning using a Smart Study Plan
- Develop a personal action plan with specific financial goals and next steps

## FinancialFit Assessments

This week focuses on review and action planning. Participants will review how they did on the assessments they took during Weeks 1-7 and review lessons based on their FinancialFit Smart Study Plan.

**Suggested:** Monthly Budgeting, Building Credit, Managing Credit Cards, Managing Debt

## Facilitator Script

### Warm-up

“Welcome to Week 8 – the last session in our financial literacy series. Looking back to the start of this program, what positive change — big or small — are you most proud of making in your financial life so far?”

### Guided Flow

#### Assessment Review (15 min)

Participants complete one module assessment they haven't yet done.

#### Smart Study Plan Review (15 min)

Identify 2-3 microlessons to revisit.

*Prompt: “What’s one topic you’d like to dig deeper into on your own?”*

#### Action Plan Activity (15 min)

Each participant writes down 1-2 commitments. Share if comfortable.

*Prompt: “Looking ahead, what habit would you most like to strengthen?”*

#### Wrap-up Reflection (5-10 min)

*Prompt: “What community resources or supports can help you stay on track?”*

### Handouts

- List of library/community financial help resources



# Tips for Marketing Your Financial Literacy Program

Use these practical tips to spread the word and engage your community in your library's financial literacy program.

## 1. Tie programs to life moments that matter

Connect programs to events such as preparing for college, buying a home, retirement planning, or managing holiday expenses.

## 2. Maximize community touchpoints

Advertise through library newsletters, social media, flyers at local businesses, digital signage, and community bulletin boards.

## 3. Highlight everyday benefits

Frame programs in terms of real outcomes, such as lowering debt, improving credit scores, or creating a family budget.

## 4. Leverage community partners

Team up with local banks, credit unions, workforce centers or nonprofits to co-sponsor programs and help spread the word. You might also consider inviting representatives from these organizations to be co-presenters. (Don't forget your internal partners, such as business or outreach librarians. Your library colleagues can help promote and refer users to your financial literacy program.)

## 5. Show success stories

Share quotes or short stories from past participants who gained confidence or achieved financial goals through library programs.

## 6. Keep it friendly and accessible

Use inviting, plain language in promotions and emphasize that programs are free, open to all, and judgment-free.

Access our [FinancialFit Promotion Kit](#) for engaging print materials, graphics and sample social media to help you market FinancialFit to your patrons — in the library and online. You'll also find templates and tools for promoting your financial literacy program in [LibraryAware](#).