

Background

This was the first grant that I wrote and administered. It was also the first grant that my staff worked on. To say it was journey of discovery is putting it mildly. I think Celeta Taylor, Diana Matthews and I thought, innocently, that the hard part was getting the grant award.

We worked from March 2013 to identify campus and external partners and to create the submission. We had numerous meetings to define goals and create a roadmap for our activities. An integral and much appreciated part of this process was the guidance and support we received from the two Program Managers, Margaret Monsour (ALA) and Robert Ganem (FINRA). When we received the two year \$100,000 Smart investing@your library® grant in December there was widespread happiness at our college.

The first major challenge of implementing the grant was determining how to make the January-December grant timeline work with the college timeline. Santa Fe's fiscal year runs July 1st to June 30th and is packed with Fall, Spring and Summer semesters that are broken into "parent" and mini-mesters. All of these cycles imply a direct level of college personnel workload that must take precedence over all else. Student registration, admission, financial aid application, tests and exams are the context and of paramount importance.

The library is a busy part of the fabric of the college open seven days, 84 hours per week, 99 $\frac{1}{2}$ during exams. Whenever the library is open a reference librarian is on duty. Librarians are faculty and the serve on college and state committees and travel to Centers to teach. The librarians have taught 23 college credit classes and 237 tailored bibliographic instruction classes to a total of 5319 students to date in 2014. Our gate count shows we have a weekly average of 10,000 visits per week.

Summary

We decided to do the official kickoff after Spring break 2014 (March 17th) so that the semester would be ongoing and established and the crush and rush past.

I also thought that I could still hit the ground running and get basic contracts in place from January through March.

As the year played out it became clear that the college staff is both hard working and stretched with the result that individuals rightly put their day-to-day job responsibilities on a higher priority than supporting the grant.

For us in the library this wasn't just a new project we were doing with the luxury of putting another project on the back-burner. No, this was a significant increase in duties, all of which had to be piled on top of already very full jobs. This also was the case for our internal partners. This second major challenge impacted us throughout the year.

Of course all of this naturally leads to the crux of any project, teamwork. Kudos to those individuals that no matter how pressing their normal day and hectic the demands to serve students, still managed to attend meetings, respond to emails (I did as much as possible via email in an attempt to free up time for all of us) and fulfill their grant responsibilities. The efforts of Dr. Bea Awoniyi and Dr. James Geason fall into this particular category of heroism. The extreme flexibility of our two partners, GreenPath and UF Money Matters, also fall into this category.

And naturally, in addition to Celeta, Diana and myself, the entire library staff shifted responsibilities and took on additional work which enabled us to dedicate the level of effort required by the grant.

Kudos also to our three partners who catered our events, Subway, Dominos and Napolitano's restaurant. They were extremely responsive, often on unavoidable short notice. In fact, Dominos supplied more pizzas during a session that had more participants than expected.

Kudos also to Robert and Margaret who both responded to any and all email queries without delay.

From June through October 2014, we held 17 workshops and 7 days of one-on-one confidential counseling for a total of 373 participants.

Successes

Some things worked extremely well. Among these were requested workshops for outreach populations as identified in our grant (Upward Bound, CAP, CROP, DHP, Veterans and Athletes). Our most successful workshop was the one we did for SF student athletes which was our highest attendance (74).

Paying our partners, GreenPath and UF Money Matters to conduct the workshops was very successful. Both organizations have very qualified and professional presenters. And each organization/presenter proved to be a natural match to the target audience. GreenPath excelled with middle school to high school students, graduates and their parents, as well as individuals in the Displaced Homemaker Program. UF Money Matters related perfectly to Veterans and the general population of SF students.

We had other successes. Diana selected materials and created an online portal that is both eye catching and very easy to navigate. It is a link on our main library webpage. http://dept.sfcollege.edu/library/library_guides/financial_literacy/ .

The binder of grant activities created by Celeta captured all our efforts comprehensively and with superb organization. This binder is submitted to supplement this annual 2014 report. The binder contains general information (grant, budget, milestones, status reports, marketing, resources purchased, workshop and counseling schedule) and detailed information for each of the 17 workshops (pre/posttests, handouts, surveys, pictures, cost, location, presenter, evaluations, comments).

Our decision to purchase SurveyGizmo proved well worth investment due to its high level of functionality, ADA compatibility and capacity for allowing the team to view all feedback.

Setting up one hour confidential one-on-one financial counseling sessions was one of my better ideas in terms of positively impacting those who attended as was verified by general comments from some attendees and the professional counselors.

Our idea to do a focused workshop about eating nutritionally balanced meals on a student budget generated the most engaged audience participation.

Doing a remote session at the Blount Center (downtown) was welcomed by staff and students.

Lessons learned

The midstream move to an evaluation form at the end of the workshops quickly removed the negative association with the word "test", provided us more data and gave more time for presentation/questions.

The change to the evaluation form from the pre/posttest assessment is an example of a change resulting in a positive result from something that didn't work well. Just distributing and collecting, twice, the pre/posttest forms was distracting and time consuming. A bigger negative in doing the "routine" thing one does in academia, assess, aka test, was that participants were less than overly confident about working on their finances, the last kind of additional pressure they needed was to take a test before the workshop started. Some were reluctant to take it and didn't turn in the posttest. We realized this was a hindrance and changed to a short evaluation form that asked if the presentation was relevant and increased their knowledge in a specific area (e.g. debt/credit) and if they felt more confident about dealing with their finances as a result of the workshop. Immediately upon switching to the evaluation form we noticed that participants didn't hesitate to use it.

Another such positive change was the decision to hire GreenPath and UF Money Matters to do the presentations after a grant part-time hire did not work out. These organizations were able to step in immediately and provide in-depth support gleaned from their certifications and years of experience. I personally witnessed highly sensitive personal information discussed in workshops by GreenPath. The participants felt comfortable asking their questions and discussing their situations. The GreenPath presenters responded with great respect, non-judgment and realistic suggestions on how to go forward to correct the situations. This was all due to the work and life experience of the various presenters.

Other things just didn't work. On suggestion from college partners we offered four "drop-in" sessions in an effort to reach SF students during the time of day when most students are on campus and providing them free pizza lunch. The "build

it and they will come" principal failed. The students who weren't in class, were relaxing with friends and not interested in giving up their free time (I personally invited several students and was frankly rejected "We'd rather play pool now, Ma'am.") or deciding last minute to catch a bus or ride. Our lowest attendance at a workshop was a drop in session of one student. We still ran it; the presenter acting more as a personal tutor.

What did work was when an instructor gave up her class period and brought her entire class to one of the workshops. She informed me afterwards that the workshop reinforced every mark she covered and had other points as well as the validity of being an "outside authority" other than her and UF which is much valued in our community.

Too late we realized that the outreach planned for the twelve ETS high schools could not be delivered due to high school student schedules over which we have no control.

Scheduling in general was a difficulty. My administrative background led me to think that one can plan ahead and set dates months in advance but I discovered that due to the outreach relationship of some of the programs we wouldn't know when workshops could be offered until a couple of weeks before the event.

This compounded another difficulty we had. Publicity, or more precisely not enough of it. But realistically, how could we ask for publicity to be created and disseminated when we didn't provide sufficient lead time in many cases, since we didn't have it ourselves?

This created another difficulty for Celeta, Diana and myself. We were the ones who had to make all arrangements, create some publicity, attend and collect feedback. We even ended up with both a morning workshop and a major library evening event requiring all staff on the same day because circumstances forced us (due to grant scheduling difficulties). All this on top of our regular jobs (our library is very active on campus) resulted in 14 hours days as a way of life for large portions of the 2014 year. None of us needed convincing that this modus operandi isn't desirable or something the three of us will allow circumstances to dictate again.

We also learned the hard way that having the workshop in one location and food in a distant location (because of lack of sufficient advance scheduling) isn't something we want to repeat, but the cooperation from partners (in this case the coaches) made it all work. This was a workshop requested two days in advance by the Athletic department.

And last about scheduling, we learned that Fall and Spring semester are better for hosting workshops because there are more students on campus and summer mini-mesters are much more intense resulting in low interest/participation.

We had another false start producing class content. Dr. Jim Geason, designed the approach (short modules, deliverable face-to-face, hybrid or online self-paced) and identified content for the short courses on financial literacy using FINRA content. Unfortunately the first adjunct hired to create the deliverables did not work out. This meant that Jim had to upload all the FINRA content himself, as well as hire, brief and mentor a second adjunct to produce courseware in the college CANVAS system.

Fallout from this was that we did not have courseware available as originally planned in the Fall semester to be offered as part of the orientation process.

Three Kindle Fires HD were purchased as raffle prizes with PR funds from the grant. They did inspire students to complete financial literacy surveys as well as stimulating a little interest in the drop-in sessions. Due to the fact that we had to make a major correction to our original approach when the part-time hire in Financial Aid did not work out in the summer, we were late in being able to offer workshops. Since we had to complete all workshops and one-on-one financial counseling sessions at the end of October, this meant we had to delay the raffle until November.

Another great idea that didn't work in implementation was having participants enter their responses to surveys, pre/post tests and evaluations online. The reasons we learned were several. Foremost some did not have the necessary computer skills. Other outreach groups (middle and high school students) had the skills but did not have access to a computer lab during their time on campus. One of the real-time tools required students to use their smartphones to answer the questions. But the reality is that many students didn't have smartphones. Of those that did, some of

them didn't want to pay for texting to take a test. We had to fallback and rely on paper very early on.

SurveyGizmo produces wonderful analytics and it allowed all partners access to the data. So our fallback plan entailed getting other library staff to take on the burden of entering and quality checking the input of all the participant data. This also impacted the normal library workflow.

Since we were so busy conducting workshops, collecting and processing feedback and building up a collection of materials, we were not able to create a financial literacy "section" in the library at the onset of the grant. We purchased new stickers to mark their spines and affixed the grant labels on the inside cover. We catalogued them, creating new local subject headings for the grant and financial literacy, creating a new collection code and shelving them in LC call number order integrated with the rest of our collection. As we evaluated the circulation of these new materials, we realized we would probably draw more attention to the materials if they were arranged together. This would make it much easier for users to browse the collection and allow us to create better signage.

However, we would have to do a significant shift of several of our materials (moving items from third floor to second and first floor to second) as well as shifting existing furniture set ups to create physical room and free up shelving for the financial literacy collection. This additional operation created work for the entire library and took place during the heaviest bibliographic instruction time of the year. We have had to piecemeal it in between all our other activities. All shifting was finally completed in November and the rearrangement of furniture and relocation of financial literacy materials will be finished in January 2015.

We also have had to revise our collection development and circulation policies to accommodate the needs of the grant population (allowing access to non-SF individuals, children, spouses and parents in outreach programs or relatives of SF students). All of our policies had to be revised, then reviewed by the faculty Library Advisory Committee and then be re-posted on our library website as per norm.

David Houser suggested and purchased with PR grant funds, a thirty-two inch flat screen digital signage solution. We just received it. I have shifted the reference staff duties again and asked a pair of librarians to do an additional project and

create content for the display showcasing financial literacy materials, events and tips.

General lessons learned:

- The hardest work is after the grant is awarded
- Plans and deadlines must be tempered by reality
- If something doesn't work figure out another way or reassess the need for it
- Much more work, from many more people, is involved than can be accurately predicted at the outset
 - Sometimes success is best measured by the few individuals who during or after a session got the help that they needed to start a positive change
 - When the going gets tough a few dedicated individuals can pick up the slack and move mountains but it is exhausting and unfair to have to do it repeatedly
 - Ethics, hard work, enthusiasm and a sense of humor keep you going and make for enduring friendships afterwards

2015 Plans second and final year of the grant

Based on our first year experience we will do a few things differently.

We will create a financial literacy section on the second floor of the library near the reference desk. This will make it easier for the librarians to assist users and if the individual is not directly affiliated with SF (parent of spouse) the librarian will facilitate their access to our one unauthenticated computer (SF sign-in is required on all other computers for security purposes).

We will mount the flat screen digital signage screen in the highest traffic area of the library, next to the first floor circulation desk. We will highlight the financial literacy portal, individual resources, tips and events.

Course materials in CANVAS (several modules are in review in November and will be finalized by year end) will be the means to reach:

1. New students as part of the orientation process
2. All students applying for Financial Aid
3. Students in Student Development Instruction (SLS) classes

4. Student athletes
5. Students in the Student Support Services (SSS) Program

We will offer fewer targeted workshops during the Fall and Spring semesters:

1. Upward Bound
2. College Reach Out Program (CROP)
3. Displaced Homemakers Program (DHP)
4. Student Veterans

We will offer fewer targeted workshops during the Summer semester:

1. National Achievers/CROP parents
2. College Achievement Program (CAP)

We will offer one Center workshop during the year:

- Blount Center with one-on-one financial counseling there

This brings us to a total of 10 workshops. We will look into the feasibility of combining some populations since they are of similar ages, background and schedules and comparatively low turnout (DHP, parents of CROP & NA). This worked successfully in 2014. If so this brings the total down to 9 workshops.

We will explore using vouchers for food (Subway and Dominos) to streamline our process.

We will explore other ideas for interest/feasibility:

- Starke Center workshop with one-on-one financial counseling there or CANVAS training
- Institute of Public Safety (Kirkpatrick Center) workshop or CANVAS training
- Targeted workshop for a particular class (e.g. SLS students)
- A second "nutrition on a student budget" event (making it 10 workshops)
- Collaborating with Student Life to do an event with tables on the breezeway between the bookstore and the general student area with one-on-one counseling in S29.

- Making the mobile app available at the above event - if it is ready for release
- Professional Development for SLS faculty (Money Matters program)
- Education Program - teaching children about financial literacy

We will collaborate with the new Director of Financial Aid Department

- Hire a part-time assistant to provide financial literacy (in collaboration with Student Affairs)
- Follow up on the new Director's interest to use CANVAS modules for all students receiving Financial Aid
- One-on-one financial counseling sessions for students as referrals

Celeta is retiring in May 2015, she will leave very big shoes to fill. In addition to all of our normal library activities, I will have to train and incorporate a new assistant *at the same time* that the fiscal year ends and a new one begins in our busy library. The new person will be coming in during the most critical and deadline driven time of year, and have to learn their job, in addition to supporting this grant.

So we will operate more formally:

1. I am going to re-institute a monthly meeting to check status on activities and budget expenditures. It is critical that the grant be monitored monthly and any adjustments be made immediately.
2. This also means that we must set dates for and plan the workshops and one-on-one counseling sessions *in the early part of the year* - BEFORE Celeta leaves in May.
3. While we will continue to be responsive to requests we simply cannot do events with only a couple of days' notice as we did in year one.