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📖 She is currently reading *Vacationland* by John Hodgman.



HELPING LIBRARY PATRONS NAVIGATE

ONLINE BANKING

In the old days, doing just about anything with your money—getting cash, looking up an old statement, depositing a check—meant visiting a brick-and-mortar bank. If you were lucky, you’d hit drive-through hours and didn’t have to get out of the car. (And if you were *really* lucky, the pneumatic tube delivered a lollipop along with your receipt.) Now, of course, cash mostly comes from ATMs, looking up a statement is as easy as logging onto a computer, and anyone who can take a photo with a mobile phone can deposit a check. But as efficient as they are, some of these technological advances have left some populations behind.

DIGITAL DIVIDE IN BANKING

A 2016 Federal Reserve study, “Consumers and Mobile Financial Services,” found that in the previous year, 67% of respondents ages 18 to 29 had used mobile banking services, while only 18% of respondents ages 60 and older had done so. The study also found that 9% of respondents were “unbanked” (did not have bank accounts) and an additional 22% were “underbanked” (had bank accounts, but also used alternative financial services such as payday loans or auto-title loans).¹

Additionally, respondents with at least some college education and/or who reported annual household incomes of \$40,000 or more were likelier to use mobile banking than respondents whose education did not extend past high school and/or who reported annual household incomes of less than \$40,000.² “We were really concerned about the digital divide that reflected,” says Mariadele Priest, senior director of Community Development Banking for Capital One.

People who are older, don’t have bank accounts, are less educated, or earn less money are likely to lack the necessary computer skills to use mobile banking—and they often worry that as vulnerable populations, they’re more likely to be victimized by financial scams. When you’re used to pushing a physical deposit slip across a bank counter, or perhaps to purchasing money orders, the prospect of transferring funds by touching a smartphone screen can seem uncertain.

Now, thanks to a collaboration between Capital One and the Public Library Association (PLA), hundreds of seniors and unbanked or underbanked individuals have become comfortable with the world of mobile banking—and many more soon will be.

The initiative began a few years ago, when Capital One—with the help of the New York City-based nonprofit Older Adults Technology Services and the technology company Grovo Learning—developed a turnkey financial wellbeing curriculum to help participants navigate the world of online banking: *Ready, Set, Bank* (in English) and *Listos, Clic, Avance* (in Spanish). To help ensure the program is applicable to all, the curriculum does not refer to Capital One; instead it provides generic language to help consumers learn digital banking skills no matter where they bank.

“We decided to test with various types of organizations,” says Priest. “We tried senior centers, we tried senior residences, and we also partnered with libraries. What we found was that libraries are the right partner. People go to libraries to access and learn about technology. Moreover, it’s part of the mission of the library to help people develop these new skills and to gain confidence using technology,

and the same can’t be said for senior centers or residences.”

To Scott G. Allen, PLA deputy director, it was a natural match. “Financial institutions and libraries share some of the same goals in reaching underserved and low-income communities and making sure they stay safe online and have jobs,” he points out. “There’s a lot of positive work that public libraries and banks can do together to get people online and be safe and efficient.”

Capital One reached out to two library systems as launch partners: Houston Public Library (HPL) in Texas and Queens Public Library (QPL) in New York. Over the past two years, the libraries have seen about 500 participants between them take part in *Ready, Set, Bank* or *Listos, Clic, Avance*.

“We saw huge improvements in terms of participants’ confidence,” says HPL Deputy Director Nicole H. Robinson. “This was a win-win. An all-caps YES.”

Ask the Questions You Need to Ask

HPL serves more than 2 million patrons across 42 locations. Its foray into financial education for its patrons originally began with prior programs held in conjunction with Houston’s Federal Reserve Bank. “It was through those programs that we realized that there is a significant portion of our population that is unbanked, that really doesn’t have that basic financial literacy,” says Robinson. “So, when Capital One presented the opportunity to us, we said, ‘Absolutely.’”

The library’s target: seniors whose financial and computer skills both needed sharpening.

“We already had that audience, so it worked great,” Robinson explains.

In January 2018, HPL became the first library system to roll out *Ready, Set, Bank*, which it implemented in seven of its branches as well as in a local senior center. The curriculum consists of an online library of 44 microlearning videos, each no more than two minutes long, that cover topics such as the benefits of online banking, staying secure online, getting started with online banking, best practices for money monitoring, and performing common banking functions online. Instructors intersperse

the videos with commentary, group discussion, and hands-on exercises.

HPL tried both an eight- and a four-week format before discovering that participants preferred the latter. Eight weeks, Robinson says, seemed too intimidating to many participants, whereas a four-week course helped them gain confidence in their own abilities more quickly. In addition, she says, “We broke down the curriculum a little bit to have it be in more palatable chunks. And we added some additional exercises so they could demonstrate what they’ve learned, so the classes were really interactive; it wasn’t just about us pushing this information out.”

HPL customized the program for its own needs. “We customized our modules, but if you wanted to use them directly as they are, you could. Capital One has made it easy to do,” Robinson explains. “We really didn’t have very much to tweak, because they did a good job of thinking about the end-user and making sure there wasn’t a lot of jargon.”

HPL elected to have the curriculum taught by members of its adult programming team, who went through a “train-the-trainers” session beforehand, provided by Capital One. In addition, “we were fortunate enough to be in a market where Capital One has a presence, so they had team members who would come to the classes and help teach them,” Robinson says. “It enhanced the work we were doing.”

Each *Ready, Set, Bank* session kicked off with some digital literacy tools designed to help participants understand basic computer use and internet safety. Each participant used a laptop or desktop computer, and the instructor projected their screen so that the class was able to follow along. Students with smartphones were encouraged to bring them so that they could get hands-on practice.

“It was a sense of: ‘We’re not rushing through this. We’re taking our time. Ask the questions you need to ask,’” says Robinson. “When you’re coming in already nervous, having someone who is compassionate and patient and understands is really, really important.”

Instructor Chelsea Thomas, a member of the HPL community engagement team, found that nearly all of her class’s 24 participants entered with what she calls “very limited” computer skills. “We

did have a couple who already did use online banking, but they didn’t use the full range of services,” she recalls. (One student asked about a USB drive: “If I put this in the computer, will it hack it?”)

Many of her participants expressed deep concern about falling prey to a financial scam online or having their bank accounts hacked. At the beginning of the class, “they were not comfortable with trusting the computer with something as important as their banking information,” Thomas says. That discomfort began to change after the lesson on online financial security, including what Thomas calls “a very long class discussion about what a phishing email looks like versus a legitimate email.”

Handily, the *Ready, Set, Bank* curriculum includes supplemental handouts including a sample of a phishing email, which she distributed to the class for analysis. “We could sit there as a group and say, ‘What part of this should be a red flag?’” she says. “It’s one thing to talk about the signs [of phishing], but it’s another to interact with them. They were able to better understand what it would look like if someone were trying to take advantage of them.”

During other security-related discussions, students voiced concerns around physical security of financial information (such as in the case of home invasion) and around scam phone calls. “One woman’s family member had gotten a call from someone claiming to be a young niece who was stranded, and they actually wired money to this person,” Thomas explains. “Just hearing those stories and being able to connect them” to the curriculum was helpful, she says: “They took what I was saying and applied real-life examples, so it wasn’t just an abstract concept.”

Even participants without bank accounts could fully participate in the program. “That’s one of the things I really loved,” Robinson says. “The curriculum took them through the steps just as if they had an account online, to show them what it looks like.” And at the program’s conclusion? “We did have participants who did go out and open up a bank account. Even though this is Capital One’s curriculum, it really wasn’t about them promoting themselves; it was about teaching digital banking and money management.”

Increased Confidence in Banking

After each four-week session ended, participants were surveyed about their experience in the program. Sixty-seven percent said that it increased their confidence and ability to securely bank online, while 68% said that they were committed to using the online banking tools they had learned, and 90% would recommend the program to others. “The survey was a key indicator in letting us know that this was needed, and that people are changing their behaviors as a result,” says Robinson. In addition, many participants expressed interest in repeating the program; some of those had taken the Spanish-language version and wanted to take the English-language version as well.

On HPL’s end, one reason the program was such a success was that it required no additional resources. “We have meeting space, and we have technology already, so we did not have to purchase new equipment,” Robinson says. “That’s the beauty of why libraries are uniquely positioned to support this program. And part of it is our reach—the ability to get customers all around the city. We have 42 locations, and the communities we serve are often vulnerable populations like seniors. And they trust us, they know us.”

HPL was also pleased to be awarded a small grant by Capital One to allow for the purchase of USB drives and radio-frequency identification (RFID) sleeves, which were given to participants when they had finished the four-week program. HPL also held graduation ceremonies, “so participants could see the culmination of their time and effort,” says Robinson. “For many of them, it was the first time they ever completed something like that and gotten a certificate. One woman came up and said: ‘Thank you. You didn’t forget about us.’”

HPL is now getting ready to implement another round of *Ready, Set, Bank* and *Listos, Clic, Avance*. “We’ve targeted different library locations, because once the word was out, we heard, ‘We want this program at our library,’” she says. “This collaboration has shown what’s possible when you have these private-public partnerships.”

Tips for New Users

For libraries about to roll out their own *Ready, Set, Bank* or *Listos, Clic, Avance* programming, HPL offers the following tips and best practices:

- **Offer basic computer training courses in tandem with the program or as a prerequisite**, to ensure all participants have the basic digital literacy skills to understand and use mobile banking.
- **Strategically partner with other community organizations** that have a built-in captive audience as well as a space to facilitate learning.
- **Be mindful of the participants’ scheduled commitments** when planning program sessions.
- **Schedule time prior to the sessions with facilitators** to provide an overview of the program, review content, share program materials and discuss goals and objectives.
- **Make time for weekly meetings with facilitators and program managers** to address any questions related to the material and attendance related to the upcoming session.
- **Host a graduation ceremony** to bring everyone together to share their program experience and understand what participants have learned. Include personalized graduation certificates with the participant’s name.
- **Provide incentives to participants** that align with program initiatives, such as protective credit card pouches or USB flash drives.

The Queens Public Library Experience

QPL first learned of *Listos, Clic, Avance* (LCA) through the nonprofit Queens Economic Development Corporation. “QEDC is a mutual partner of both the library and the bank. Capital One asked QEDC to introduce them to their contact at QPL. Capital One had just developed LCA and thought the library would be able to provide the perfect customers to test out the curriculum,” says Monique Hector, who manages QPL’s Job and Business Academy.

Like HPL, QPL sees a lot of patrons in need of greater financial literacy. “Our customers are job-seeking. A lot of them are looking for new opportunities or a career change. And as part of that, a lot of

them also need to learn how to manage finances,” Hector explains. “The LCA program was a great complement to the services already provided by QPL. We were able to pair the LCA programming with our English for Speakers of Other Languages (ESOL) job search and Spanish-language high school equivalency (HSE) workshops. Offering the digital financial literacy classes to students who are already very interested in learning how to be successful in their job search and manage their finances was important for us to add to the services we provide. With the coupled services, students were more engaged and excited about partaking in free resources at the library.”

Before implementing *Listos, Clic, Avance* in 2017, QPL looked carefully at its different branches to figure out which locations would gain the most from the curricula. “We looked at demographics and asked branch managers about their customers,” says Hector. “And we looked at the clientele and what time would be better for them to come.” In the end, the programming was rolled out in six branches, all of them located in areas of Queens with especially high populations of new immigrants and Spanish-speaking residents.

As for the students, QPL recruited them by working with nearby schools and other community organizations. Just as HPL did, QPL took advantage of the opportunity to customize the *Listos, Clic, Avance* curriculum to best fit its patrons’ needs. To the lessons in online banking, banking safety and security, getting started with online banking, and financial maintenance, QPL added two workshops on understanding and using credit to create a six-part weekly series, with each segment lasting 2.5 hours. Each session began with a period of goalsetting followed by the microlearning videos and ending with a group discussion.

“Ideally, participants come to all of the workshops, but it’s okay if they come to one or some,” Hector says. “We also offer one-on-one opportunities, so even though they’re taking the workshop in a group setting, we also offer time to sit with an instructor to answer any personal questions that they might have.” That’s especially helpful given the potentially sensi-



SELF-SERVE CURRICULA

Libraries and other nonprofit institutions that would like to make use of the *Ready, Set, Bank* and *Listos, Clic, Avance* curricula can find them available online for free at ReadySetBank.org. Resources include video microlessons, surveys, handouts, graduation certificates, and more.

The **Ready Set Bank Digital Basics course** provides an introduction to online banking, including its benefits, how to get started, and how banks protect your information. Students will learn about encryption, multi-factor authentication, how to avoid scams, and ways to be safe online. The course will also cover an introduction to downloading and using apps, and common online banking functions, such as how to deposit a check with a smartphone, online bill pay, and setting account alerts. *This course is best suited for individuals with less familiarity with technology and use of apps.*

The **Ready Set Bank Money Management course** provides an overview of the benefits of online banking, security features, and how real-time information and online banking functions can improve money management. The course will cover the most common online banking transactions including depositing a check, transferring funds, paying bills, reviewing account balance, and setting alerts. *This course is best suited for individuals who are comfortable with using smartphone technology but do not currently use online banking.*

tive nature of some financial concerns.

The QPL branches that hosted the workshops were already equipped with the necessary resources: a whiteboard and a projector. Some of the branches also had computers available for student use, so they could practice what they learned. “A lot of the students had smartphones so they could access what they needed right there,” Hector says.

What was the result? “The students loved it,” she says. “They were very happy with the workshops. They’re able to deposit checks through their phone, able to pull up bank statements from years prior for whatever purpose.” The proof is in the numbers:

Since QPL rolled out the program in 2017, it has seen about 400 participants complete it. And it has expanded from its original six locations. In fiscal year 2020, it plans to offer the programming at 12 branches—*Ready, Set, Bank* at six, and *Listos, Clic, Avance* at six.

A Really Important Collaboration


Given the success of *Ready, Set, Bank* and *Listos, Clic, Avance* at HPL and QPL, it was only natural that Capital One would reach out to PLA for a collaboration—particularly since, Allen says, public libraries have not historically done much regarding financial literacy.

“We do digital literacy generally, we’ve done health literacy, we’ve done early childhood literacy. Financial wellbeing is an area we hadn’t done specific work in, so that made this extra attractive to us,” Allen says.

PLA’s existing product, DigitalLearn.org—which provides free online lessons for those new to computers, such as tutelage in navigating a website and using email—complements the *Ready, Set, Bank* and *Listos, Clic, Avance* curricula by providing basic computer training to less-skilled participants.

“DigitalLearn.org is geared toward very low-level learners who have either no or very little experience with computers, and it’s designed to be self-

directed,” Allen says. “We were hearing that people would come into the library and say they need to apply for a job online, ‘but I don’t know how to use a computer, and I don’t have an email address, and I don’t have a résumé.’ So, these digital learning courses are designed to teach those basic skills in a self-directed way, so a librarian can hook them up with that and leave them alone for an hour and come back.”

As for *Ready, Set, Bank* and *Listos, Clic, Avance*, feedback from PLA membership has been overwhelmingly positive so far, Allen says: “It helps them reach some community members that they hadn’t been reaching in the past. When libraries can find a ready-made, off-the-shelf resource like this that helps develop patrons’ skills, they love it.” Such off-the-shelf content is especially well suited for smaller and rural libraries that have “less capacity but just as much need” as larger, urban libraries with more staff, he says. 

REFERENCES

1. *Consumers and Mobile Financial Service Survey*, Board of Governors of the Federal Reserve System, March 2016, www.federalreserve.gov/econresdata/consumers-and-mobile-financial-services-report-201603.pdf.
2. Ibid.

Mindful in LIS

Amanda M. Leftwich, M.S.L.S. is the founder of mindfulinlis virtual communities on Instagram and Twitter dedicated to mindfulness in librarianship.

Mindfulinlis was created as a way to remind those in the library profession to slow down. Here are some mindful tips for your practice. Follow @mindfulinlis on Instagram or Twitter for more tips.

- Be gentle with yourself.
- Remember to take deep breaths.
- Take your full break.
- Set boundaries with your colleagues.
- Create a sense of community with trusted colleagues—you aren’t alone.
- Strive for work-life balance.
- Take your vacation and sick days, if you have them. Your car cannot run on empty, neither can you. 