



NEWS FOR IMMEDIATE RELEASE

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**Libraries plan financial programs for Money Smart Week**

**MONEY  
SMART  
WEEK®**



The Volusia County Public Library system will host special financial programs in recognition of Money Smart Week, March 30 through April 6.

The free programs will address a variety of topics including investing, retirement, credit, debt and savings. Reservations are not required unless otherwise indicated. Many of the programs are co-sponsored by the Friends of the Library. For more information about the programs, visit [www.volusialibrary.org](http://www.volusialibrary.org).

Money Smart Week, sponsored by the Federal Reserve Bank of Chicago and the American Library Association, is a national public awareness campaign designed to help consumers better manage their personal finances.

**Daytona Beach Regional Library**

105 E. Magnolia Ave., Daytona Beach  
386-257-6036

**Foundation grants for individuals online:** Noon Saturday, March 30. Librarian Lorri Davis will lead a free workshop for students, artists, researchers and other persons seeking funds from foundations, corporations and grant-making public charities. Participants can preview and use the Foundation Center’s Online database, which provides information on more than 8,500 grant makers that support individual grant projects. Seating is limited. Reserve your space by registering at [www.volusialibrary.org](http://www.volusialibrary.org) or calling 386-257-6036.

**“Mussels, Coins and Posting Lines – The Cultural History of Money”:** 2 p.m. Tuesday, April 2. From coins to bank notes to virtual money, currency is one of the most important factors in the economic, societal and social development of civilization. This 52-minute documentary travels to finance hotspots, from London to Frankfurt, to illuminate the cultural history of money.

**Cooking for two:** 5:30 p.m. Tuesday, April 2. Can it be fast, frugal and fun? You bet! This introduction to cooking for two by Chef Warren Caterson is filled with kitchen tips and cooking hints. The program is sponsored by the Friends of the Daytona Beach Library.

**Savings 101:** 5:30 p.m. Wednesday, April 3. Scott Doss, a financial literacy coordinator for Fifth Third Bank, will discuss the basics of saving your hard-earned cash.

[www.volusia.org](http://www.volusia.org)

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**Social Security 101:** 10 a.m. Thursday, April 4. Whether you're estimating future benefits or managing current ones, you can do it at My Social Security, [www.ssa.gov/mysocialsecurity](http://www.ssa.gov/mysocialsecurity). Blanca Taylor, a public affairs specialist with the Orlando Social Security Administration office, will demonstrate how the website works and will answer your benefits questions.

**“Money, Power and Wall Street, Part 1”:** 2 p.m. Thursday, April 4. This Frontline documentary explains how financial engineering on Wall Street brought the global economy to its knees and investigates how the country's leaders failed to prevent an oncoming crisis and ended up initiating the largest government bailout in history.

**“Money, Power and Wall Street, Part 2”:** 2 p.m. Friday, April 5. Barack Obama takes office in the midst of the worst economic crisis in 80 years. To the surprise of many, he adopts a strategy to help the very Wall Street firms that plunged the American economy into chaos.

**Estate planning:** 2 p.m. Saturday, April 6. Attorney Mike Pyle of Pyle, Dellinger & Duz will discuss the basics and explain what you need to know to ensure your final property and health care wishes are honored and loved ones are cared for in your absence.

#### Youth programs:

- STEAM Saturday: 11:30 a.m. Saturday, March 30. Children in grades K-5 can count pretend money and use their math skills to “buy” groceries.
- Make a paper wallet: 1 p.m. Sunday, March 31. Children of all ages can make a paper wallet with pockets.
- Table top time: 3:30 p.m. Monday, April 1. Children of all ages can use cards and dice to play money counting games.
- Make a coin purse: 3:30 p. m. Tuesday, April 2. Children in grades K-5 can join staff in the Launch Pad and make a coin purse from recycled milk containers.
- Toddler storytime: 10:30 a.m. Wednesday, April 3. Toddlers ages 18 months to 3 years can color a paper piggy bank and listen to a story about counting.
- Pre-K storytime: 10:30 a.m. Thursday, April 4. This storytime for children ages 3 to 5 will feature counting, money and shopping.
- Scavenger hunt: 3:30 p.m. Friday, April 5. Children of all ages can find piggy bank pictures in the children’s department and figure out how much money is in each picture.
- Teen crafternoon: 2 p.m. Saturday, April 6. Teens in grades 6 to 12 can create a duct tape wallet to stash their cash.

#### **DeBary Public Library**

200 N. Charles R. Beall Blvd., DeBary  
386-668-3835

#### Youth programs:

- Money 101: 4 p.m. Tuesday, April 2. Do you know how to do online banking, build up your credit score, or start saving for the things you want? Karen Pendarvis from VyStar Credit Union will offer tips to help tweens and teens in grades 5-12 learn some basic tools to manage their money.
- Storytime: 10 a.m. Wednesday, April 3. Children will practice counting.
- Tiny tinkers: 10:30 a.m. Wednesday, April 3. The little ones can create Popsicle stick number puzzles and play the Unlock it! number game.
- Imagination station: 3 p.m. Wednesday, April 3. Children can make penny spinners and play a felt money game.

### **DeLand Regional Library**

130 E. Howry Ave., DeLand  
386-822-6430

**Elder law:** 11 a.m. Monday, April 1. An attorney from the Akin Law Firm will discuss planning for incapacity, powers of attorney, nursing homes, Medicaid issues, and appointing decision makers for health care and finance.

**Funeral facts:** 1 p.m. Wednesday, April 3. Terry Lowe, a licensed family services counselor for Lankford Funeral Home, will discuss advance funeral planning. Topics will include the average costs of funeral arrangements, preplanning, arrangement options and the evolution of the industry. He will take questions after his presentation.

**Solar Power 101:** 5:30 p.m. Thursday, April 4. Are you interested in solar energy for your home or business? From financing to technology, a representative from the Solar United Neighbors of Florida will explain the benefits, risks and cost of going solar.

**“Payback: A Poetic Exploration of Debt”:** 1 p.m. Friday, April 5. This documentary explores debt in its various forms: economic, societal, personal, environmental, spiritual and criminal.

#### Youth programs:

- **MakerLab:** 3:30 p.m. Monday, April 1. Children ages 5 to 12 will have to think outside the box to win at these money-related games.
- **Bilingual storytime (La hora del cuento):** 10:30 a.m. Wednesday, April 3. Children ages 2 to 5 will have fun with numbers in Spanish by participating in stories, rhymes, songs and activities.
- **Wild Wednesday:** 3:30 p.m. Wednesday, April 3. Teens in middle and high school can try their hand at an auction game. The person who ends up with the highest net amount will be the winner.
- **Little readers storytime:** 10:30 a.m. Thursday, April 4. Children ages 2 to 5 will have fun with numbers as they participate in stories, rhymes, songs and activities.
- **Crafternoon:** 3:30 p.m. Thursday, April 4. Children ages 5 to 12 will practice their budgeting skills during a craft market. They will be given pretend money to “purchase” supplies to make their craft.

### **Deltona Regional Library**

2150 Eustace Ave., Deltona  
386-789-7207

**Craft swap:** 10 a.m. Saturday, March 30. Reduce the stash of craft supplies you no longer need and take home some “new” supplies. Bring beads, ribbon, fabric, buttons, yarn, and other craft materials to trade.

**Gift card holder:** 11:30 a.m. Tuesday, April 2. Make and embellish gift card holders in the library’s paper crafts lab.

**Social Security 101:** 2 p.m. Tuesday, April 2. Blanca Taylor of the Social Security Administration will answer your retirement and disability questions.

**Cut the cable cord:** 9:30 a.m. Wednesday, April 3. Librarian Jeff Seiler will offer tips and answer your questions about alternatives to cable and satellite TV.

**Financial Q-and-A:** 11 a.m. Thursday, April 4. Alexandra Sexton, a financial adviser from Edward Jones Investments, will answer your financial questions about budgeting, managing debt, investments, taxes, insurance and retirement planning.

**DIY household cleaners:** 2 p.m. Thursday, April 4. Make three natural, affordable cleaning products using simple pantry ingredients. Supplies are limited, and registration is required.

Youth programs:

- Toddler time: 10 a.m. Tuesday, April 2. This interactive program introduces children ages 18 months to 3 years to American coins and counting to 10.
- Make a magic fold wallet: 2:45 p.m. Tuesday, April 2. Using recycled materials, children in grades K-5 can create a wallet with a built-in magic trick.
- Pre-K storytime: 10 a.m. Wednesday, April 3. Children ages 3 to 5 will learn to count to 100, what money is, and how to count basic coins.
- Money smarts: 2:45 p.m. Wednesday, April 3. Teens in grades 6 to 12 can test their shopping skills by calculating sales prices and sticking to their budget with the library's shopper sense and supermarket sweep games.

**Edgewater Public Library**

103 W. Indian River Blvd.  
386-424-2916

**Credit Score 101:** 6 p.m. Tuesday, April 2. David Jiminez of the Launch Federal Credit Union will discuss the basics of credit scores and explain how you can build or improve your score and where you can find your score.

**Digital budgeting tips:** 1 p.m. Thursday, April 4. Are you new to digital budgeting, or would you like to learn some new tricks? Librarian Carly Leonard will explain the ins and outs of Excel budgeting and share some online banking do's and don'ts.

**Spring cleaning savings:** 11 a.m. Saturday, April 6. Learn how to make a linen spray and homemade cleaning product during this month's edition of Spa-turday. Participants will go home with instructions and a sample. Registration is required.

Youth programs:

- Paint a piggy bank: 10 a.m. Saturday, March 30. Children of all ages can start saving with a piggy bank they paint themselves. Registration is required.
- STEAM dream vacation: 3:30 p.m. Wednesday, April 3. Tweens and teens, can you plan a dream vacation for your family without going over budget?
- Preschool palooza: 10 a.m. Tuesday, April 2. Children ages 3 to 5 will focus on counting.  
Toddler time: 10 a.m. Wednesday, April 3. Children up to age 3 will learn about counting.

**John H. Dickerson Heritage Library**

411 S. Keech St., Daytona Beach  
386-239-6478

**Cut the cable:** 2:30 p.m. Monday, April 1. Library Assistant Nathan Hutchins will discuss alternatives to cable.

**Bank on it:** 4 p.m. Thursday, April 4. Christina Oltean of Wells Fargo will teach teens the basics of banking from choosing the right bank to opening an account and tracking transactions.

**Paying for college:** 4 p.m. Thursday, April 11. Christina Oltean of Wells Fargo will explain what is needed to help pay for college tuition and other expenses.

Youth programs:

- Counting coins: 3:30 p.m. Wednesday, April 3. Children ages 5 to 12 will learn the value of money by doing coin puzzles and coin flash cards.
- Bank on it: 4 p.m. Thursday, April 4. Christina Oltean of Wells Fargo Bank will teach teens the basics of banking from choosing the right bank to opening an account and tracking transactions.
- Paying for college: 4 p.m. Thursday, April 11. Christina Oltean of Wells Fargo Bank will explain what is needed to help pay for college tuition and other expenses.

**Lake Helen Public Library**

221 N. Euclid Ave., Lake Helen  
386-228-1152

Youth programs:

- Make a duct tape wallet: 3:30 p.m. Monday, April 1. Children ages 8 to 13 can make duct tape wallets. Different styles and patterns will be provided. Advance registration is required.
- Make a duct tape wallet: 4 p.m. Thursday, April 4. Teens ages 11 to 18 will make duct tape wallets. Different styles and patterns of duct tape will be provided. Advance registration is required.
- Little readers storytime: 10 a.m. Friday, April 5. Children ages 18 months to 5 years and their caregivers can take part in this special storytime about shopping and money.

**New Smyrna Beach Regional Library**

1001 S. Dixie Freeway, New Smyrna Beach  
386-424-2910

**“The Money Pit”:** 2 p.m. Monday, April 1. A young couple struggles to repair a hopelessly dilapidated house. Rated PG, 91 minutes.

**Six mistakes retirees make:** 2 p.m. Wednesday, April 3. Andrew Schorr of the RLK Advisory Group will discuss the six mistakes retirees make with their finances. The errors revolve around understanding investment fees, recognizing opportunities to increase income, understanding historical market trends, life expectancy, annuity considerations, and long-term care.

**Make a piggy bank:** 11 a.m. Thursday, April 4. Adults can decorate a mason jar using the library’s supplies.

**Home financing and refinancing:** 2 p.m. Thursday, April 4. Seniors can pick up some advice from Bill Gall and Pam Crawford of Center State Bank. The bankers will explain the various avenues for obtaining a new mortgage or taking advantage of the equity in their current home, the ins and outs of cash-out refinances, home equity lines of credit, and reverse mortgages.

**How go obtain your free credit rating:** 10 a.m. Friday, April 5. David Jimenez, a business development specialist for Launch Credit Union, will share information on how to understand and improve your credit score and the effects of a poor credit score on your financial reputation.

### Youth programs:

- Storytime: 10 a.m. Tuesday, April 2. Children ages 2 to 5 will focus on color counting through finger plays, music and activity songs. A craft will be provided.
- Lego challenge: 3:30 p.m. Tuesday, April 2. Students in grades K-6 can make Lego creations with the library's supplies.
- Baby time: 10 a.m. Wednesday, April 3. This early learning program provides a gentle introduction to counting, rhyme, clapping, stories and other babies. Infants up to 2 years are invited to attend with their caregivers.
- Baby play date: 10:30 a.m. Wednesday, April 3. Babies and their caregivers can enjoy themselves in this unstructured free play program.
- Art aces: 3:30 p.m. Wednesday, April 3. Students in grades K-6 can enjoy a fun-filled art program that features guided art projects.
- Listen up: 10 a.m. Thursday, April 4. Children ages 2 to 5 can learn how to count with colors.
- Shake it up: 10:30 a.m. Thursday, April 4. Children ages 2 to 5 will learn how to count steps as they play together using the balance beam, tunnel, bean bags and musical chairs.
- Customize a piggy bank: 3:30 p.m. Thursday, April 4. Kids ages 6 to 17 can customize a ceramic piggy bank. Supplies will be provided. Registration is required; call 386-424-2910, option 5.

### **Oak Hill Public Library**

125 E. Halifax Ave., Oak Hill  
386-345-5510

**Paint a piggy bank:** 4 p.m. Thursday, April 6. Children of all ages can let their creativity roam free and start saving with cute painted piggy banks. Supplies are limited, and registration is suggested.

### **Orange City Public Library**

148 Albertus Way, Orange City  
386-775-5270

**Save, save, save:** 3 p.m. Thursday, April 4. Children ages 5 to 12 can make an Uncle Scrooge money bin craft and take part in storytime.

### **Ormond Beach Regional Library**

30 S. Beach St., Ormond Beach  
386-676-4191

**Know your credit score:** 10 a.m. Tuesday, April 2. David Jiminez from Launch Federal Credit Union will explain what you need to know about your personal credit score. He will explain what a credit score is, then provide information on how to improve your score and the consequences of what a poor score can do to your financial reputation.

**Six mistakes retirees make:** 2 p.m. Tuesday, April 2. Andrew Schorr of the RLK Advisory Group comes to talk about the six mistakes retirees make with their finances. He will address each of the mistakes and offer ideas on how to prevent them from happening.

### Youth programs:

- Money fun: 11 a.m. Tuesday, April 2. Tots ages 24 to 36 months can enjoy stories, rhymes and music along with counting practice and identifying and matching coins.

- Preschool “store-y” time: 11 a.m. Thursday, April 4. Preschoolers ages 3 to 5 will practice shopping with a variety of stories and activities.
- Lego budget battle bot game: 3:15 p.m. Thursday, April 4. Students in grades 3 to 5 can learn about budgeting, buying and selling by building Legos. Players are given play money to build a “robot” they can use to battle each other with dice rolls and coin tosses. They must use their budget wisely to buy the winning combination of robot parts.
- Money smart teens: 4 p.m. Wednesday, April 3. Teens in grades 6 to 12 can learn the importance of a credit score and how to budget their monthly expenses and eat well while saving money. They also can enter a prize drawing.
- Are you smarter than a fifth grader? Stop by the Teen Room to complete the questions and submit your entry to library staff. The participant who answers the most questions correctly will win a prize.

### **Port Orange Regional Library**

1005 City Center Circle, Port Orange  
386-322-5152

**Personal branding:** 2 p.m. Tuesday, April 2. Cheryl Henchar of Cheryl’s Creative Services will explain the seven things you should have in your marketing toolbox to help you stand out from the crowd. Topics will include etiquette, building partnerships, email marketing, social media platforms and goal setting.

**Credit 101:** 5:30 p.m. Tuesday, April 2. Credit can be your friend or your enemy. Financial Wellness Coordinator Scott Doss will explain what credit means, why it is important, how to clean up bad credit, and how to establish good credit.

**Make a piggy bank:** 10:30 a.m. Wednesday, April 3. Adults can paint and decorate a snail piggy bank. Supplies will be provided, but space is limited. Call 386-322-5152, option 4, to register.

**Six mistakes retirees make:** 10 a.m. Thursday, April 4. Andrew Schorr of the RLK Advisory Group will discuss annuities, historical market trends, life expectancy, investment fees, and other financial topics.

**Savings 101:** 5:30 p.m. Thursday, April 4. Financial Wellness Coordinator Scott Doss will explain how to create a budgeting process that will get you on track to meet your own personal financial goals. You will learn how to save – no matter your income level, amount of debt, or fear of the process.

**Estate planning and how to avoid probate:** 11 a.m. Friday, April 5. Elder law attorney Randal L. Schechter will share essential information about estate planning in Florida. Schechter has been in practice for 33 years; he is a member of the National Academy of Elder Law Attorneys and the Academy of Florida Elder Law Attorneys.

**“Mr. Deeds Goes to Town”:** 2 p.m. Friday, April 5. Longfellow Deeds (Gary Cooper), a small-town poet, inherits \$20 million from his uncle and wants to give it away to needy people. Petty moochers, greedy relatives, conniving lawyers and big executives, who all want a piece of the pie, attempt to have Deeds declared incompetent in this 1936 film. Unrated, 115 minutes.

### Children’s programs:

- Money craft: All day Saturday, March 30. Children in grades 5 and under can stop by the children’s room throughout the day to make a money-themed craft.
- Money smart challenges: All day April 1-5. Children in grades 5 and under can stop by the children's desk to find out the challenge of the day and earn library bucks that will allow them to "purchase" prizes.

- Toddler storytime: 10 a.m. Tuesday, April 2. Children ages 2 and 3 can take part in a special program about money, shopping and counting. The group will share songs, stories, movement activities and more.
- Preschool storytime: 10 a.m. Wednesday, April 3. Pennies and nickels and dimes, oh my! Preschoolers will love this storytime focused on money, shopping and counting. The group will share songs, stories, movement activities and more. The activity is designed for children ages 3 to 5.
- Babies in laps storytime: 9:45 a.m. Thursday, April 4. This storytime about counting is for lap babies who are not yet walking and their caregivers. The program will include books, nursery rhymes, fingerplays, music, bouncing, clapping, sensory activities, bubbles and lift-the-baby fun.
- Babies on the move storytime: 10:30 a.m. Thursday, April 4. Even the youngest learners can get ready for smart money use through counting activities. This program is for babies who are just beginning to walk up until 24 months.

Teen programs:

- Money smart trivia: 4 p.m. Monday, April 1. Teens in grades 6 to 12 can play a trivia game and find out how much they know about money.
- Make a duct tape wallet: 4 p.m. Tuesday, April 2. Teens in grades 6 to 12 can make a simple and trendy wallet to put all their dough in. There will be several designs and colors to choose from.
- Money smart teens: 3 p.m. Wednesday, April 3. This program for teens in grades 6 to 12 will celebrate all things money, including a craft and games.
- Design a dollar: 4 p.m. Thursday, April 4. Teens in grades 6 to 12 will design their own dollar bill. The favorite design will win a prize.
- Paint a piggy bank: 4 p.m. Friday, April 5. Teens in grades 6 to 12 can paint a ceramic piggy bank and take it home. Supplies will be provided.