

As the nation marks 250 years since the Revolution, the NJ State Library unveils “NJ250: Living Documents, Evolving Rights.” A new digital exhibition exploring how New Jersey’s evolving constitutions shaped, and were shaped by, the fight for liberty.

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Money Smart for Life

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Money Smart for Life NJ STATE LIBRARY

www.njstatelib.org/moneysmart

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Money Smart for Life a NJ State Library (NJSL) initiative to educate communities on the skills they need for financial wellbeing through libraries.

April 2026 Is Financial Literacy Month

Financial Literacy is essential for individuals of every age, background, and socioeconomic group to maintain their current day-to-day finances, prepare for emergencies, and ensure future financial security.

[Find events and classes near you! \(PDF\)](#)

Money Smart for Life: Financial Literacy for Youth and Teens



Get Involved with Money Smart for Life

Complete the form below to share if you will be hosting an event or class in April 2026 during Financial Literacy Month. NJSL can promote these events through its Money Smart for Life communication channels. You can also help NJSL provide recommended resources and partners with other libraries.

[Submit Interest Form Here](#)

[Check out our blog post](#) about the Money Smart for Life initiative. Learn more about why financial literacy matters, how libraries can play a key role in closing knowledge gaps, and what resources and support will be available through this new initiative. Stay tuned, as activities will begin rolling out in January 2026.

Introducing the Money Smart for Life 2026 Awards

The Money Smart for Life Award is designed to recognize libraries coordinating programs that support financial literacy education to community members of any age. It is intended to highlight innovative and impactful financial literacy programs that could be used as a model for other libraries. Funding is available to fund approximately 10 awards at \$1,000 each. Award funds may be used at the discretion of the recipient library to further their financial literacy programming.

Libraries are encouraged through Money Smart for Life to host programs during Financial Literacy Month in April and throughout the year based on the needs and interests of their local communities. Submit an application to nominate your library's financial literacy program (**programs must be held between July 1, 2025, and May 15, 2026**). Be as specific and detailed as possible to explain the program that was held, the people that it targeted, and the subsequent impact on attendees.

The deadline for this application is **June 5, 2026**.

[Apply Here](#)

If you have questions, contact Andrea Levandowski (alevandowski@njstatelib.org) or Sharon Rawlins (srawlins@njstatelib.org).

Webinars for Library Staff

Money Smart for Life Professional Development Webinars

There is More to Money Than Spending Part I

Date and Time: Tuesday, January 27 at 11:00am

[Money Management Basics Part 1 \(PDF\)](#)

In this webinar, librarians and library staff working with children, teens, and families learned the basics from a representative from the Financial Industry Regulatory Authority (FINRA) Investor Education Foundation about money management. The session helped attendees develop the understanding and confidence to navigate financial education resources to create and offer the most appropriate programming and guidance for youth and their families. Topics included demystifying money mindsets, budgeting, taxes, setting financial goals, the basics of credit scores, and how to protect yourself from fraud and scams.

There is More to Money Than Spending Part II

Date and Time: Thursday, January 29 at 11:00am

[Money Management Basics Part 2 \(PDF\)](#)

In this webinar, librarians and library staff working with children, teens, and families learned the basics from a representative from the Financial Industry Regulatory Authority (FINRA) Investor Education Foundation about money management. The session helped attendees develop the understanding and confidence to navigate financial education resources to create and offer the most appropriate programming and guidance for youth and their families. Topics included banking, compound interest, and a look at investing for beginners.

The Librarian's Tax Toolkit: Essential Federal and State Resource

Date and Time: Thursday, January 29 at 11:30am

The Librarian's Tax Toolkit Essential Federal and State Resources



This webinar was presented by representatives from the New Jersey Society of Certified Public Accountants (NJCPA) and Wiss & Company, LLP (Wiss), a leading regional accounting firm that goes beyond the numbers, offering a full spectrum of accounting, advisory, and wealth services. They provide an overview of frequently asked tax questions for library staff members assisting patrons. This session highlights educational materials provided by NJCPA on topics such as property taxes and identifying CPAs. You will also learn about resources and services from the IRS and NJ Division of Taxation, where you can direct patrons. Additionally, presenters cover services available for patrons who need help with their taxes, such as Volunteer Income Tax Assistance (VITA).

[FINAL Financial Literacy in Libraries \(1\).pdf](#)

[NJCPA Library Association Presentation – January 2026.pdf](#)

AARP Speakers Series

These webinars will educate library staff to better navigate financial topics with older adults in their libraries. The AARP Speakers Bureau is also a resource for libraries offering their own programs for patrons.

Fraud Watch: Vigilance Against Cybercrime and Government Imposter Scams

Date and Time: Monday, February 2 at 10:00am

In today's fast-paced online environment, protecting your personal information is more crucial than ever. Scammers are becoming savvier in their efforts to take your money and/or identity, especially by pretending to be from a government agency. Stay up to date on impostor scams to understand the top ways to spot and avoid them. This workshop is designed to empower you with the knowledge and tools to navigate the digital world safely. We'll cover how to stay safe in public, at home, when using social media, and when shopping and banking. We'll also look at common scams and how to avoid them.

Public Benefits for Older Adults and Understanding Social Security

Date and Time: Tuesday, February 3 at 10:00am

This presentation will demonstrate how you or a loved one can help supplement your income and decrease your spending by securing the essentials, eligible benefits, discounts, and crucial refunds. We'll cover the Supplemental Nutrition Assistance Program, Affordable Connectivity Program, Low-Income Home Energy Assistance Program, Medicare Savings Programs and the Medicare Extra Help Plan. You'll walk away with easy access to resources that you can use to apply for these programs. Do you understand how Social Security works? Have you wondered who is eligible for Social Security payments? This workshop focuses on building a basic understanding of Social Security, exploring how claiming decisions affect payments, and identifying resources that can help you along the way. It can help you build confidence in making the right decisions for your personal situation.

[AARP Topics – August 2025 \(PDF\)](#)

[Handout – Social Security Resources Guide \(PDF\)](#)

[Handout – Social Security Takeaways \(PDF\)](#)

[Handout – 2025 Public Benefits Resource \(PDF\)](#)

[Public Benefits and Social Security Links \(PDF\)](#)

Understanding Types of Investments

Date and Time: Wednesday, February 4 at 10:00am

In this webinar, librarians and library staff working with new adults were presented with information about types of investments from a representative from the Financial Industry Regulatory Authority (FINRA) Investor Education Foundation. The session assisted attendees to develop the understanding and confidence to navigate financial education resources to create and offer the most appropriate programming and guidance for their patrons. Topics included key stock, bond, and mutual fund concepts, as well as account considerations and how to vet investment professionals.

[NJSL Understanding Types of Investments \(PDF\)](#)

The Power of Investing Over Time

Date and Time: Thursday, February 5 at 10:00am

In this webinar, librarians and library staff working with new adults learned about compound interest, what new adults face in their investing journey, and how to support new adults through this process from a representative from the Financial Industry Regulatory Authority (FINRA) Investor Education Foundation.

[NJSL The Power of Investing Over Time \(PDF\)](#)

Upcoming Resources

- Events Calendar
- Money Smart for Life Award for libraries
- Money Smart for Life Toolkit
 - Promising practices for financial education
 - Marketing and outreach materials



Money Smart for Life

NJ STATE LIBRARY

Your Toolkit

National Resources

- [Consumer Financial Protection Bureau](#)
- [MyMoney.gov](#)
- [FINRA – For Investors](#)
- [MoneySmart](#)
- [Office of Financial Readiness](#)
- [Federal Trade Commission’s Consumer.gov](#)

New Jersey Resources

- [NJ FinLit](#)

Marketing materials to promote NJ FinLit can be found [here](#) .

- [NJ Division of Consumer Affairs](#)

Nonprofit Resources

- [New Jersey Coalition for Financial Education](#)
- [American Financial Services Association](#)
- [National Financial Educators Council](#)

- [Senior Planet by AARP](#)

Library Staff Training and Resources

- [Smart Investing @ Your Library](#)
- [American Library Association Financial Literacy in Public Libraries LibGuide](#)

Teacher and Education Provider Resources

- [Consumer.gov](#)
- [JumpStart Clearinghouse](#)
- [Thinking Money for Kids](#)
- [EconEdLink](#)
- [Financial Education for Kids: Creating a Path to Financial Fluency](#)
- [FDIC's Money Smart](#)
- [Sesame Workshop Financial Education](#)
- [This Is Not Financial Advice Educator Portal](#)

Potential Speakers and Partners

- [AARP NJ Speakers Bureau](#)
- [Savvy Ladies](#)
- [NJ Division of Consumer Affairs Fighting Fraud Seminar](#)

Do You Still Have Questions?

Have a question? Please e-mail:



Andrea Levandowski

[Adult Services](#) Specialist

NJ State Library

adultservices@njstatelib.org



Sharon Rawlins

[Youth Services](#) Specialist

NJ State Library

youthservices@njstatelib.org