

# Financial Literacy Programs at Carmel Library

Carmel Clay Public Library  
55 Fourth Avenue SE  
Carmel, IN 46032  
(317) 571-4292  
[www.carmel.lib.in.us](http://www.carmel.lib.in.us)

## Investment Basics & Avoiding Fraud

Tuesday September 27  
7:00 p.m.

Program Room of the Carmel Clay Public Library  
55 Fourth Avenue SE, Carmel  
Americans lose an estimated \$40 billion each year to investment fraud. In order to protect yourself, it is important to research and investigate before you invest. Join Melanie Woods, Investor Education Coordinator with the Indiana Secretary of State Securities Division, as she provides helpful information and valuable resources to protect current investors from various types of fraud. Registration is not required. For further information please contact the Reference Desk at 844-3362.

## Give Yourself Credit

Thursday October 20  
7:00 p.m.

Program Room of the Carmel Clay Public Library  
55 Fourth Avenue SE, Carmel  
Rebecca Haynes-Bordas, Extension Educator with the Purdue University Extension Office of Marion County, will lead an informative discussion on how your credit score is determined, what a credit report contains, and how your score can affect the interest rate if you obtain a loan. She will also provide tips on how to fix a poor credit rating and how to protect your credit information. Registration is not required. For further information please contact the Reference Desk at 844-3362. This program is made possible by a grant from the FINRA Investor Education Foundation through Smart investing @ your library®, a partnership with the American Library Association.

## Financial Aid Basics

Tuesday November 15  
7:00 p.m.

Program Room of the Carmel Clay Public Library  
55 Fourth Avenue SE, Carmel  
Join Lori Handy, Director of Financial Aid with Ivy Tech Community College-Central Indiana as she provides resources for obtaining scholarships and loans, filling out your Free Application for Financial Student Aid (FAFSA) and general financial aid information. Registration is not required. For further information please contact the Reference Desk at 844-3362. This program is made possible by a grant from the FINRA Investor Education Foundation through Smart investing @ your library®, a partnership with the American Library Association.

## Morningstar Investment Research Center

Wednesday, October 19  
7:00 p.m.

Training Room, 2nd floor of the Carmel Clay Public Library  
Join us for this hour-long training session on the Morningstar Investment Research Center, a trusted source of investment information. Morningstar provides independent opinion and data on more than 30,000 stocks, mutual funds and exchange-traded funds. This online database is available at the library and can also be accessed from home with a valid library card. Registration is not required. For further information please contact the Reference Desk at 844-3362. This program is made possible by a grant from the FINRA Investor Education Foundation through Smart investing @ your library®, a partnership with the American Library Association.

### **Personal Finance Websites**

Tuesday, November 29

7:00 p.m.

Training Room, 2nd floor of the Carmel Clay Public Library

Come learn about several online resources that can assist in household budgeting, creating an emergency savings account, planning for retirement and much, much more. Registration is not required. For further information please contact the Reference Desk at 844-3362. This program is made possible by a grant from the FINRA Investor Education Foundation through Smart investing @ your library®, a partnership with the American Library Association.

### **The Piggy Bank Problem**

For children in grades 1-2

Friday, September 16; 10:30 - 11:15 a.m.; Program Room

Monday, September 26; 4:00 - 4:45 p.m.; Storytime Room

Carmel Clay Public Library, 55 Fourth Avenue SE, Carmel

Calling all kids who love to earn \$, save \$, or spend \$! We will explore the world of allowances and wants and needs. Hear a story, play games, and decorate a piggy bank to take home! Registration is required and begins Friday, September 9, in person, online, or by calling 844-3363. This program is made possible by a grant from the FINRA Investor Education Foundation through Smart investing @ your library®, a partnership with the American Library Association.

### **Money!**

For children in grades 1-3

Saturday, October 15

10:30-11:30 a.m. and 1:00-2:00 p.m.

Program Room of the Carmel Clay Public Library

What do you want to be when you grow up? A vet? A baker? A teacher? Welcome to our grown-up world of Money! With your caregiver as a partner, you will have a job, earn a paycheck, visit the bank, and then go shopping! Each child must have a caregiver attending the program. Registration is required and begins Saturday, October 8, in person, online, or by calling 844-3363. This program is made possible by a grant from the FINRA Investor Education Foundation through Smart investing @ your library®, a partnership with the American Library Association.