



Young Adult Financial Literacy and Career Readiness

Ages 14 to 24

Wednesdays from 2:30 to 4:00 pm, Teen Library

- 8/21 Money Party!!
- 8/28 Guest Speaker: Buddy Dillow, Partnership Coordinator, Valencia County Partnership for a Work Ready Community
"Why I Work, and Other Resources for Career Planning"
- 9/4 Monopoly Marathon!!
- 9/1 Workshop: Amris Lovato, Personal Banker, Wells Fargo
"Loans and Personal Finance"
- 9/18 SIMS Buy a House!!
- 9/25 Guest Speaker: John Thompson, Airport Manager, Belen Regional Airport, City of Belen
"Careers at Airports"
- 10/2 Guest Speaker: Jonna Toledo, Goodwill Job Developer
"Gateway to Work"
Robert Chavez, CEO, Advanced Environmental Solutions, Belen; Greater Belen Chamber of Commerce Member (Tentative)
"Creating a Career in Private Enterprise"
- 10/9 Guest Speaker, Sandia National Laboratories
"Careers in Science and Engineering"
- 10/16 Midpoint Incentive Party!! How is your Library Card Credit Rating?? Donuts & Prizes!!
- 10/23 Workshop: Rhonda Davis, Small Business Advisor, Small Business Development Center (SBDC) NM
"Financial Literacy and Entrepreneurship"
- 10/30 Video Game Development and Careers in Technology

- 11/6 Workshop: NM Workforce Connections, Central Region
"Getting Ready for a Career"
- 11/13 College Week: Degrees and Programs at Regional Universities, and How to Prepare
- 11/20 Field Trip and Presentation, Robert C. Noblin, Jr., CEO, Noblin Funeral Service, Belen; Greater Belen Chamber of Commerce Member (Tentative)
"The Importance of Locally Owned Businesses"
- 12/4 Incentive Celebration! Put Your Library Card Credit Rating to Work for YOU! Pizza & Prizes

Library Card *Credit Score*

Your *credit score* measures how you manage debt — borrowing money and repaying it. To have *good credit*, you need a record of on-time debt payments. If you've never had to make such payments, you don't have good credit. You have *no credit*. Using a credit card has a direct influence on the most important factors that go into in your *credit score*. So getting a credit card and using it regularly and responsibly is one of the quickest and most effective ways to build your *credit score*. With a good record of borrowing money and repaying it on time, you can become eligible for car loans, college loans, small personal loans, and eventually a home mortgage or business loan.

Like with a credit card, you can use your Library Card to build up a *credit score* with the Library and become eligible for incentives. You must borrow books and return them on time to create *good credit* with the Library. The more you borrow books and return them on time, the higher your incentive levels will rise!

CREDIT SCORE INCENTIVE LEVELS

- 1 (1 to 5 items returned on time) Free Book!
- 2 (5 to 10 items returned on time) Free Snack or Drink from the Teen Room!
- 3 (11 to 20 items returned on time) Silly String the Librarian of Your Choice!
- 4 (21 to 40 items returned on time) Check out Video Games from the Library!
- 5 (41 or more items returned on time) Free Movie Passes!



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