



NATIONAL LEADERSHIP GRANTS FOR LIBRARIES

Sample Application LG-259587-OLS-26
Project Category: Community-Centered Implementation

San Marcos Public Library

Amount awarded by IMLS:	\$99,790
Amount of cost share:	\$0

The San Marcos Public Library in Texas will help workers build financial stability and strengthen their connection to employment opportunities. Through accredited financial counseling, workshops, and partnerships with the public workforce system, the program will support American workers in developing budgeting, credit, and savings skills while connecting them to employers, apprenticeship programs, and skills training resources. By integrating financial empowerment with workforce development services, the project will help residents achieve greater economic stability and long-term success in the workforce. The intended project results include measurable increases in participant financial knowledge, improved budgeting and savings behaviors, strengthened credit profiles, reduced high-interest debt reliance, and the development of a sustainable, volunteer-supported financial literacy model.

Attached are the following components excerpted from the original application.

- Narrative
- Schedule of completion

When preparing an application for the next deadline, be sure to follow the instructions in the most recent Notice of Funding Opportunity for the grant program to which you are applying.

Financial Empowerment for American Workers Program

Introduction

The San Marcos Public Library seeks \$99,790 in IMLS funding to implement a Financial Empowerment for American Workers Program designed to increase financial capability among low-income, first-generation, and working-class residents in San Marcos, Texas. No cost share is required for this grant category. This project will hire a full-time Library Assistant dedicated to financial empowerment services and support the accreditation of both the Library Assistant and the Workforce Librarian through the Association for Financial Counseling and Planning Education (AFCPE). Partner organizations include the City of San Marcos Office of Community Support and Resource Navigation, Southside Community Center, the Texas Workforce Commission, and local banking institutions. The program will provide one-on-one financial counseling, culturally responsive financial education workshops, and structured referral pathways to strengthen community-wide financial stability.

This project is grounded in established research demonstrating that financial capability is most effective when delivered through trusted community institutions, supported by one-on-one advising, and reinforced through cross-sector partnerships. It aligns with the Community-Centered Implementation model by embedding accredited financial counseling within a public library setting and leveraging municipal partnerships to address documented systemic barriers to financial literacy.

Intended project results include measurable increases in participant financial knowledge, improved budgeting and savings behaviors, strengthened credit profiles, reduced high-interest debt reliance, and the development of a sustainable, volunteer-supported financial literacy model that can continue beyond the grant period.

Project Justification

Community Need and How It Was Identified

The San Marcos Public Library's proposed Financial Empowerment for American Workers Program responds to a clearly documented and locally observed need for accessible, culturally responsive financial guidance. San Marcos is a growing Central Texas city located between Austin and San Antonio along the I-35 corridor, with a population of approximately 94,000 residents, of which 42 percent of residents identify as Hispanic or Latino. The median household income is \$51,281, and 26.9 percent of residents live below the poverty line. Sixty-six percent of households are renters, leaving a majority of our workforce financially vulnerable to rising housing costs and economic instability.

Local demand for financial assistance services has increased significantly in recent years. The City of San Marcos established the Office of Community Support and Resource Navigation in October 2025 to address root causes of crime and quality-of-life challenges by connecting residents to essential services. The Office was created to remove barriers to stability and to address interconnected challenges such as poverty, limited educational attainment, and restricted access to mental health services. The Office connects residents to food access, rental and utility assistance, healthcare, and other stabilizing services while collaborating across departments to align services with resident needs.

The expansion of this Office signals a critical reality: workers in our community are not only experiencing acute crises such as utility shutoffs and housing insecurity, but they are also navigating long-term financial instability that requires preventative, skill-building support. Utilization of the City-sponsored Utility Payment Assistance Program increased by more than 200

percent last fiscal year, and of those, 95 percent of recipients were low-income households reporting underemployment, unemployment, or significant financial pressure due to increased cost of living.

At the Library, this need is visible daily. Our Workforce Librarian regularly assists residents who have secured employment yet remain burdened by debt, lack of savings, or poor credit. Patrons frequently ask for help understanding loan documents, improving credit scores, creating budgets, and determining how to begin saving. These interactions reveal a gap between crisis assistance and long-term financial capability.

National research confirms that first-generation individuals and Hispanic households face persistent barriers to financial literacy and financial capability. Underrepresented individuals often lack familiarity with banking systems, borrowing mechanisms, and long-term financial planning¹. Many do not have trusted family members who can guide them through credit systems, loan applications, or debt management strategies.

Research further demonstrates that even when educational attainment increases, financial literacy gains stay significantly low². This “diminished return” means that education alone does not close financial knowledge gaps. Limited access to culturally responsive financial education reduce the effectiveness of traditional approaches. These findings mirror what we see locally as many residents are working, educated, and motivated. What they lack is sustained, trusted, community-based financial guidance that meets them where they are.

How the Project Builds Upon Established Models and Research

This project builds upon research-backed best practices in financial capability development. Studies show that financial capability is not simply knowledge acquisition but the application of financial knowledge to behavioral outcomes such as managing debt, making informed borrowing decisions, and building savings³.

Effective financial literacy programs share several characteristics:

- One-on-one advising in trusted spaces
- Workshops delivered through culturally affirming environments
- Cross-institution collaboration
- Ongoing follow-up and accountability

Research indicates that individuals are more likely to engage in financial education when it is offered through trusted community channels and through personal advising rather than one-time information sessions⁴.

The San Marcos Public Library will implement this established model by:

- Employing an AFCPE-accredited financial counselor
- Providing individualized appointments
- Offering structured program series
- Partnering with trusted community institutions
- Embedding services in a neutral, welcoming public space

¹ Eichelberger, Brenda; Mattioli, Heather; and Foxhoven, Rachel (2017) "Uncovering Barriers to Financial Capability: Underrepresented Students' Access to Financial Resources," *Journal of Student Financial Aid*: Vol. 47 : Iss. 3 , Article 5.

² Assari, Shervin; Zare, Hossein; and Sonnega, Amanda (2024) "High Education, Low Returns: Financial Literacy Challenges for African Americans and Hispanics," *Open J Educ Res.* 2024 ; 4(6): 381–391. doi:10.31586/ojer.2024.1112.

³ Eichelberger, Brenda; Mattioli, Heather; and Foxhoven, Rachel.

⁴ Eichelberger, Brenda; Mattioli, Heather; and Foxhoven, Rachel

This is not a generic workshop model. It is a community-centered implementation grounded in financial capability theory and designed to address documented barriers related to trust, cultural responsiveness, and access.

Community-Centered and Culturally Responsive Approach

San Marcos is a diverse and growing community, and, as such, a financial empowerment program must reflect that diversity. Research shows that culturally responsive delivery significantly increases engagement among underrepresented groups⁵. Financial systems often assume familiarity with banking institutions, tax documentation, and credit reporting structures. For households in our community, these systems can feel intimidating or exclusionary.

This program will incorporate:

- Bilingual outreach and materials
- Clear explanations of documentation and credit systems
- Recognition of multigenerational household budgeting realities
- Sensitivity to informal financial practices and cultural norms

By situating services in the Library, which sees 267,744 annual visitors and is widely regarded as a trusted and welcoming institution, we reduce institutional distrust and remove access barriers.

The Library's mission to "inspire and transform lives" and to be "a welcoming place for all members of our community" directly aligns with this approach. This program advances the Library's strategic goal of creating opportunities for adults to improve work and life skills while reinforcing City values of integrity, professionalism, teamwork, innovation, and customer experience.

Theory of Change

The Community Financial Empowerment Program is guided by a clear theory of change:

If residents have access to:

- A trusted and neutral space
- An accredited financial counselor
- Individualized, culturally responsive guidance
- Clear, practical financial tools
- Consistent follow-up and accountability

Then they will:

- Increase financial knowledge
- Improve budgeting and saving behaviors
- Reduce high-interest debt
- Strengthen credit profiles
- Make informed long-term financial decisions

These outcomes will contribute to:

- Reduced reliance on emergency assistance programs
- Increased employment stability
- Improved housing security
- Stronger family financial resilience
- A more economically stable community

Financial capability reduces stress, improves decision-making, and strengthens long-term well-being⁶. By addressing financial instability at its root, this program complements the City's broader

⁵ Eichelberger, Brenda; Mattioli, Heather; and Foxhoven, Rachel

⁶ Eichelberger, Brenda; Mattioli, Heather; and Foxhoven, Rachel.

strategy of strengthening public safety and community stability as well as seeks to ensure, as the President stated, that “nothing,” including financial illiteracy, “will stand in our way because we are Americans.”

Who Will Benefit

Primary beneficiaries include:

- Low-income workers
- Hispanic and Latino workers
- Underemployed and unemployed adults
- Workforce development participants
- Residents currently utilizing City assistance programs

Secondary beneficiaries include:

- Partner organizations that gain a referral destination
- Local employers who benefit from financially stable workers
- The City of San Marcos through reduced crisis-service demand
- Other mid-sized public libraries seeking replicable models

Given the Library’s annual visitation and central location, this program has the capacity to serve hundreds of residents per year while building a scalable, adaptable model for similar communities.

Alignment with Library Mission and City Priorities

The San Marcos Public Library serves 267,744 visitors annually and operates with 28 professional staff members. The Library’s mission is to make San Marcos a great place to live by providing outstanding resources, programs, and customer service. Its vision emphasizes being a welcoming place for all, inspiring lifelong learning, and serving as a dynamic force in the community.

One of the Library’s strategic goals is creating opportunities for adults to improve academic, work, and life skills. The Workforce Librarian already provides employment assistance, classes, and workshops. Embedding financial counseling within this framework strengthens workforce stability and advances the City’s values of integrity, professionalism, teamwork, innovation, and customer experience.

Project Work Plan

Staffing and Certification (Months 1–2)

The Library will hire a full-time Library Assistant dedicated to financial empowerment services. The Workforce Librarian will supervise the position.

Both staff members will complete the AFCPE study course (\$1,525 each) and sit for the accreditation exam (\$750 each). Certification will be completed within the first one to two months of employment to ensure accredited service delivery.

Program Implementation (Months 2–13)

Services will include:

- Individual financial counseling appointments
- Workshops on banking basics, budgeting, debt management, credit repair, and legacy planning
- Financial literacy program series featuring community experts
- Structured referrals from City and nonprofit partners
- Recruiting, Developing, and Deploying volunteers to ensure continuity of services

The Library Assistant will provide at least 20 individual appointments per month and facilitate two workshops per month.

Program Reviews (Months 3 – 13)

Reviews of the Financial Empowerment for American Workers Program will occur every-other-month starting with Month 3. Reviews will include:

- Review of workshop attendance numbers
- Review of participation in one-on-one counseling appointments
- Review of intake form origination
- Review of participant feedback

Volunteer Development

The Library Assistant will recruit and train community volunteers to assist with general financial literacy workshops. Volunteers will not engage in debt counseling or credit repair services. Training will include financial literacy fundamentals, cultural responsiveness, and confidentiality standards. Volunteer-supported workshops will increase capacity and strengthen sustainability.

Formal referral pathways will be established with:

- Office of Community Support and Resource Navigation
- Southside Community Center
- Texas Workforce Commission
- Local banks and financial planners

Community partners will present workshops at no cost and assist in outreach efforts.

Risk Assessment and Mitigation

Key risks include low initial participation, demand exceeding capacity, certification delays, volunteer retention challenges, cultural mistrust, data privacy concerns, and long-term funding sustainability.

Mitigation strategies include structured scheduling, group workshop triage, cross-training of staff, bilingual outreach, secure data practices, volunteer training programs, municipal integration planning, and pursuit of additional funding streams.

Evaluation and Impact Measurement

The San Marcos Public Library recognizes that successful implementation of a community-centered financial empowerment program requires proactive identification and management of potential risks. The following outlines anticipated challenges and the strategies that will be employed to mitigate them.

1. Risk: Low Community Awareness or Initial Participation

Although financial instability is prevalent, residents may not immediately engage with financial counseling services due to stigma, distrust of financial institutions, or lack of awareness.

Mitigation Strategies:

- Partner-Based Referrals: Formal referral pathways will be established with the Office of Community Support and Resource Navigation, Southside Community Center, Texas Workforce Commission, and local banks. These partners already serve residents experiencing financial strain and can directly connect individuals to the Library's program.
- Trusted-Space Delivery: Services will be delivered within the Library, a neutral and welcoming institution that saw 267,744 visitors in 2025.

- **Bilingual Outreach:** Marketing materials and workshops will be offered in English and Spanish.
- **Warm Handoffs:** Library staff and partner agencies will be trained to introduce the program directly rather than simply distributing flyers.
- **Data-Driven Adjustment:** If attendance lags during the first quarter, outreach strategies will be reassessed and adjusted based on referral data.

By leveraging established community trust and embedding services within existing referral networks, the program reduces the risk of underutilization.

2. Risk: Demand Exceeds Capacity

Given the documented financial instability in San Marcos, demand for one-on-one financial counseling may exceed the capacity of a single Library Assistant.

Mitigation Strategies:

- **Structured Appointment Scheduling:** Sessions will be scheduled with clear time parameters to maximize availability.
- **Group Education as Triage:** Foundational topics such as budgeting, credit basics, and banking systems will be delivered in workshop formats, reserving one-on-one appointments for complex cases.
- **Volunteer Support Model:** Trained volunteers will assist with general financial literacy workshops, expanding reach without increasing salary costs.
- **Community Partner Presenters:** Local banks, financial planners, and legal professionals will contribute to program series at no cost, expanding educational offerings.
- **Data Monitoring:** Appointment wait times will be tracked. If waitlists exceed four weeks, group offerings will increase to manage demand.

This layered service model ensures depth without sacrificing access.

3. Risk: Certification Delays or Staff Turnover

The program requires both the Library Assistant and Workforce Librarian to complete AFCPE training and accreditation. Delays or staffing changes could disrupt service delivery.

Mitigation Strategies:

- **Staggered Certification:** The Workforce Librarian, an existing staff member, will begin training concurrently to ensure redundancy.
- **Supervised Service Delivery:** Initial appointments during the certification month will focus on foundational education until accreditation is complete.
- **Cross-Training:** The Workforce Librarian will be fully trained to continue services if turnover occurs.
- **Competitive Compensation:** The 13-month salary budget supports recruitment and retention of a qualified candidate.
- **Succession Planning:** All materials, curricula, and documentation processes will be standardized to allow smooth transition if needed.

The presence of two trained staff members significantly reduces operational vulnerability.

4. Risk: Volunteer Recruitment and Retention Challenges

The sustainability model includes volunteer training for general financial literacy programming. Volunteer engagement can fluctuate.

Mitigation Strategies:

- **Defined Volunteer Roles:** Volunteers will assist with workshops and foundational education only. Sensitive debt and credit counseling will remain with accredited staff.

- **Structured Training Program:** Volunteers will receive orientation on financial literacy basics, cultural responsiveness, and Library policies.
- **Clear Time Commitments:** Volunteers will commit to defined program cycles rather than open-ended service.
- **Professional Incentives:** Partnerships with local banks and financial institutions may provide employees volunteer credit hours.
- **Recognition and Retention:** Volunteers will be publicly acknowledged through Library communications and appreciation events.

By limiting volunteer scope and creating structured engagement, the program reduces burnout risk.

5. Risk: Cultural Mismatch or Community Distrust

Research demonstrates that underrepresented populations may distrust financial systems or feel that generic financial education does not apply to their lived experiences.

Mitigation Strategies:

- **Culturally Responsive Training:** Staff and volunteers will receive training in culturally sensitive communication.
- **Bilingual Programming:** Spanish-language services will be available.
- **Community Feedback Loops:** Participant surveys and listening sessions will inform program adjustments.
- **Safe, Neutral Location:** The Library provides a non-stigmatizing environment.
- **Partnership Visibility:** Collaboration with the City's Office of Community Support and Resource Navigation reinforces alignment with community priorities.

These measures address both practical and psychological barriers to engagement.

6. Risk: Confidentiality and Data Security Concerns

Financial counseling involves sensitive personal information.

Mitigation Strategies:

- **Private Consultation Spaces:** Appointments will occur in designated private meeting rooms.
- **Secure Technology:** Library-issued laptop with secure software will be used exclusively for counseling activities.
- **Clear Privacy Policies:** Participants will receive confidentiality statements.
- **Limited Data Collection:** Only necessary, anonymized evaluation data will be stored for reporting purposes.

The Library has established policies for protecting patron privacy, and this program will adhere strictly to those standards.

7. Risk: Insufficient Long-Term Funding

IMLS funding will support initial implementation. Long-term sustainability must be secured.

Mitigation Strategies:

- **Municipal Integration:** Program data and outcomes will be presented to City leadership for potential incorporation into future municipal budgets.
- **Corporate and Banking Partnerships:** Local financial institutions may provide sponsorships under Community Reinvestment Act goals.
- **Volunteer-Led Continuation:** Workshop components can continue at minimal cost.
- **Phased Funding Strategy:** Additional state and foundation grant opportunities will be pursued.
- **Embedded Workforce Integration:** The Workforce Librarian's role ensures that financial counseling remains aligned with job readiness services beyond the grant period.

Sustainability planning begins in Year One rather than at project close.

Project Results

Intended Results

The Financial Empowerment for American Workers Program will produce measurable individual, institutional, and community-level outcomes that directly address the financial instability documented in San Marcos.

At the individual level, the program will result in:

- Increased financial capability among low-income workers demonstrated through measurable gains in financial knowledge and behavioral changes
- Improved credit awareness, debt reduction efforts, and responsible borrowing practices
- Increased establishment of savings plans and emergency funds
- Greater confidence navigating banking systems, credit reports, and financial documentation

These outcomes directly respond to the identified gap between crisis-response services and long-term financial empowerment. By equipping residents with both knowledge and applied skills, the program supports sustained financial stability rather than short-term assistance.

At the institutional and systems level, the program will result in:

- Strengthened cross-sector collaboration between the Library, the Office of Community Support and Resource Navigation, workforce agencies, financial institutions, and nonprofit partners
- A formalized referral network that connects residents to financial counseling before crises escalate
- Increased alignment between workforce development services and financial capability support
- A trained and supervised volunteer base capable of sustaining foundational financial literacy programming

By embedding accredited financial counseling within the public library, this project establishes financial capability infrastructure in a trusted civic institution that served 267,744 visitors in 2025. This creates long-term community capacity rather than a time-limited intervention.

At the field level, the project will produce a replicable, community-centered financial empowerment model for mid-sized public libraries serving diverse and economically vulnerable populations. The model will demonstrate how libraries can leverage accreditation standards, municipal partnerships, and volunteer engagement to provide structured financial counseling within existing service frameworks.

Adaptability, Generalizability, and Field Contribution

This project is intentionally designed to be adaptable and replicable by other public libraries and community-based institutions.

Because the program is grounded in the nationally recognized AFCPE Accredited Financial Counselor standard, the professional framework is already transferable. The Library will further enhance generalizability by documenting:

- Intake procedures and confidentiality protocols
- Workshop curricula and presentation outlines
- Volunteer recruitment and training frameworks
- Partnership development strategies and sample agreements
- Evaluation instruments and outcome tracking templates

- Risk mitigation and sustainability planning approaches

Documentation will be organized into a practical implementation toolkit that outlines how libraries can:

1. Build cross-sector partnerships
2. Structure volunteer-supported financial literacy programming
3. Integrate financial counseling within workforce development services
4. Establish measurable evaluation benchmarks

This toolkit will make the model readily usable by other institutions without requiring extensive customization.

The Library will share materials and lessons learned through:

- Presentations at the Texas Library Association Conference
- Regional workforce development networks
- Municipal collaboration meetings
- Informational webinars for peer libraries
- Direct outreach to mid-sized libraries serving similar demographics

By disseminating both outcomes and implementation strategies, the project contributes to the broader field of library-based community financial empowerment.

Sustainability of Results

The results of this project will extend beyond the grant period through several mechanisms.

First, the Library will retain two AFC-certified staff members, ensuring continued professional capacity to provide accredited financial counseling. Certification and technology investments are one-time costs that create ongoing institutional expertise.

Second, partnerships with financial institutions, legal professionals, and workforce agencies will support the continuation of workshop series at minimal cost. Many local banks and financial planners provide community outreach under Community Reinvestment Act goals, creating a sustainable pipeline of guest presenters.

Third, the trained volunteer base will allow foundational financial literacy workshops to continue even if staffing levels fluctuate. Volunteers will be equipped to provide structured education on budgeting, savings, and banking fundamentals, while accredited staff maintain responsibility for individualized debt and credit counseling.

Fourth, outcome data and impact reports will be shared with City leadership to pursue integration of the Library Assistant position into future municipal budget discussions. The program directly aligns with the City's strategic priorities of public safety, fiscal excellence, and community stability, strengthening the case for local investment.

Finally, the Library will pursue additional funding opportunities through state, regional, and foundation grants to expand services and ensure long-term viability.

Through these combined strategies, the project moves beyond pilot implementation and establishes durable financial capability infrastructure within the San Marcos Public Library.

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