

A background image showing a group of people sitting on the floor, reading books. The image is partially obscured by a blue horizontal bar at the top and a large brown rectangular box on the right side containing text.

Research

A Novel Idea: Using Book Clubs as an Educational Tool to Promote Financial Literacy

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Abstract

Finding novel ways to engage clients is challenging, especially when delivering online Extension education. This article discusses how a statewide Family and Consumer Sciences (FCS) Extension programming effort utilized an online book club to promote financial literacy. Three separate virtual book clubs were held on topics including retirement planning; identity theft and consumer protection; and the systemic impacts of poverty. Results suggest online book clubs can be an engaging, effective tool to promote financial literacy. Strategies for promoting online engagement, as well as implications for FCS professionals across content areas, are discussed.

Introduction

The complexity in day-to-day financial needs requires individuals to make various money-related decisions, from deciding on everyday purchases to planning for retirement. The pandemic and ensuing inflationary times have magnified the importance of financial literacy, emphasizing the need for emergency savings and a plan for unexpected financial events (Xu & Yao, 2022). As such, public awareness about the need for financial education has grown, evidenced by the increased availability of school- and community-based financial education programs (Smith et al., 2024). While many of these efforts target youth and young adults, there is less documented research about programs designed to improve adult financial literacy. To increase the appeal and accessibility of financial education, professionals have explored more innovative programming modalities, including the implementation of online platforms to disseminate knowledge (e.g., Downey et al., 2021; Huff et al., 2024).

Purpose

The purpose of this article is to evaluate the impact of three statewide virtual book clubs sponsored by the University of Kentucky FCS Extension Service, each focused on increasing various aspects of financial literacy through Extension education. Implications for FCS professionals, strategies for enhancing

online program engagement, and suggestions for replicating similar programming efforts will be discussed.

Book Clubs as Learning Tools

Several disciplines have explored the potential of book clubs to enhance students' academic and social-emotional development in secondary education (e.g., Polleck, 2022; Randall & Marangell, 2020). The use of face-to-face and virtual book clubs in post-secondary and professional degree settings have also demonstrated promise in various fields such as business (Switzer & Barclay, 2012), public health (Rich, 2021), and medicine (Jordan et al., 2021), among others, as tools to improve students' critical thinking and reasoning skills, empathy, and the practical application of knowledge.

In adult learning settings, book clubs have been used effectively to promote employee wellbeing; develop professional skills within unique disciplines; and foster community-based outreach. For instance, Perumal et al. (2023) implemented book clubs as a morale booster within their Community Mental Health Team to enhance employees' social process of learning, improve employee satisfaction, and prevent employee burnout. Organizations that serve FCS professionals, like the National Extension Association of Family and Consumer Sciences (NEAFCS), have also utilized book clubs in recent years to promote networking and personal or professional growth. For example, in 2024 NEAFCS launched its first Leadership Book Club over Zoom, which focused on four pillars of leadership (Bridge, 2024).

Using book clubs as a conduit for learning in FCS Extension programming also has demonstrated impact among participants. For example, virtual book clubs have been used in FCS education to address nutrition misinformation (Norman-Burgdolf et al., 2024) and as a strategy to improve racial literacy (Stanton et al., 2023). Research by Stanton et al. (2023) support similar findings that suggest using book clubs in non-formal learning settings can facilitate critical thinking among participants, promote social connections, and enhance cultural change (Grenier et al., 2021).

The Big Blue Book Club (BBBC) began in 2021 as a statewide programming effort during the pandemic to enhance distance learning using an innovative delivery method. University of Kentucky Family and Consumer Sciences (FCS) Extension created the program in response to agent concerns about the general morale of local clientele who had been isolated during the pandemic. The program presented research-based FCS content that was responsive to community needs. After the first installment, evaluation data suggested the BBBC and its novel delivery methods resonated with clientele; thus, it has continued to be a regular component of state-supported FCS programming. To date, the BBBC has offered ten unique installments of its online book club that span the scope of FCS programming. Of the 10 selections, three have specifically pertained to financial education.

Background and Program Design

Conceptual Framework

To conceptualize the current study, the authors applied the *Webinar Evaluation Rubric for Extension Teaching* as the framework for evaluating the learning experiences provided through three financial installments of the BBBC (Matthes & Robideau, 2017; Robideau & Matthes, 2021). The rubric provides a conceptual and procedural tool for instructional design and learner-centered pedagogy designed to evaluate seven components of webinar teaching: (1) technology; (2) content; (3) organization; (4) delivery; (5) visual aids; (6) participant interaction; and (7) evaluation. See Table 1 for a detailed map of how the three book clubs were each assessed using this framework.

BBBC Book Club Design

To identify book club topics, FCS Specialists relied on statewide Kentucky Extension Service community needs assessments to highlight areas of specific need across the state (UKCES, 2019, 2023). Consistently, financial literacy skills were identified as key concerns. As such, three BBBC financial installments were collaboratively developed

and led by state-level FCS Specialists for *Family Finance & Resource Management* and *Instructional Support* in 2021, 2022, and 2024. Specific book selections were chosen from recommendations offered by national Extension colleagues who also specialize in financial education. Each installment was held over a three-week period, with weekly one-hour live webinars hosted on Zoom. County Agents promoted and recruited locally for each series. The state FCS office provided 200-250 books at no cost to registered participants for each book club. Further, many county offices supplemented with additional free books for registered constituents, and the state's library system was notified of each selection so that the books could be available for checkout in local libraries.

Each book club was divided into three sections, with weekly reading guides emailed to participants ahead of the scheduled Zooms. During the live sessions, FCS Specialists presented educational content that emphasized learning concepts presented within the texts. Author interaction was employed as an engagement strategy during two of the three book clubs, with nominal honorariums offered for their time. (For more detailed explanations of the engagement strategies used across the BBBC, see Discussion Section and Table 1.)

Book Club One. The first financial literacy book club was held February/March 2021, with synchronous morning and evening sessions. Book Club One was not recorded or archived. It featured the book, *Flipping a Switch: Your Guide to Happiness and Financial Security in Later Life* (O'Neill, 2020), and kicked off during America Saves Week to highlight the importance of saving for retirement. The author, an Extension Professor Emerita, joined each of the six sessions to present material from the book as she engaged in live dialogue and question-and-answer (Q&A) with participants.

Book Club Two. The second financial literacy book club was held in April 2022 (Financial Literacy Month) featuring the book, *The Less People Know About Us: A Mystery of Betrayal, Family Secrets, and Stolen Identity* (Betz-Hamilton, 2019). The focus of Book Club Two was consumer protection, including identity theft and financial fraud. Each weekly live webinar was recorded and archived on YouTube for asynchronous

viewing. The author joined during Session Three for discussion and Q&A.

Book Club Three. The third financial literacy book club was held in April 2024, also beginning during America Saves Week. It featured the book, *Heartland: A Memoir of Working Hard and Being Broke in the Richest Country on Earth* (Smash, 2019). It examined community impacts of systemic poverty and included financial education focused on managing money and resources during tough financial times. It did not include any direct author participation due to speaker fee affordability. Live webinars were recorded and posted to YouTube.

Program attendees were invited via email to complete online evaluation surveys through Qualtrics XM after each series to measure progress towards learning objectives and intended behavior changes. Descriptive statistics and a snapshot of qualitative results for each book club are presented below.

Findings

Participation. Registration across the three book clubs averaged $M = 481$ registered participants per installment (total $N = 1,444$) with a low of 289 for Book Club One and a high of 604 for Book Club Three. In all, 738 unique participants representing 110 Kentucky counties (92%) and four states have been involved in some element of BBBC financial programming. See Table 2 for detailed registration and participation rates.

Book Club One. Participation ranged from 74-167 per week ($M = 122$). Post-program evaluation results ($N = 71$; 58% response rate of mean) indicated 93% of participants set a future financial goal as a result of the book club, such as: “work towards an actual retirement date,” “begin estate planning,” “review investment strategies,” “reduce expenses and set a budget,” “make an appointment with a financial advisor,” “increase retirement contributions,” and numerous others. Further, 86% of participants reported discussing the material with someone outside the book club, suggesting a social multiplier effect exists. Finally, 96% indicated they gained knowledge/skills about the topics presented and are likely to apply the knowledge/materials; 90% indicated they felt more confident in their general knowledge

related to financial management in later life; and 96% could identify at least one new strategy to reduce expenses, manage money, or downsize in retirement. See Table 3 for a summary of evaluation data.

Qualitative responses suggested participants resonated with the information and that it helped retirement seem more financially attainable, as illustrated by this excerpt: *“Retirement has always felt so far into the future. I have always been a bit hesitant about looking at retiring since I am single and have no other income or significant other to fall back on. This book and the sessions have made me much more confident in even looking at retirement.”*

Book Club Two. Average live attendance across Book Club Two was $M = 80.33$ ($SD = 15.95$), with an additional 92 average asynchronous views per session. Weekly session evaluations were used in Book Club Two to gauge participants’ experience with the interactive teaching tool Mentimeter (see Huff et al., 2024, for summary of results). Post-program evaluation results collected after the final session ($N = 63$; 79% response rate of mean) — which assessed progress towards learning objectives — indicated 98% of participants found the topics useful; 95% indicated they gained new knowledge/skills and are likely to apply the material/knowledge gained; 92% reported that they plan to take steps to better protect themselves from fraud and identity theft; and 87% plan to check their credit report as a result of participating in the program. Further, 89% discussed the material with someone outside of the BBBC. See Table 4 for an evaluation summary.

Captured qualitative feedback reiterated the importance of the topic: *“Familial identity theft is a problem in all age brackets. We tend to think of elderly people being targeted but this proves anyone can be at risk.”* *“Fraud is so common. We must be vigilant so that we don’t become victims.”* *“I liked getting information on how to check credit and protect self in the future.”* *“Identity theft and fraud are not entirely in our control to prevent, but there are steps we can take to minimize our risk.”*

Book Club Three. Average live attendance across Book Club Three was $M = 75.67$ ($SD = 17.70$), with an additional 114 average recorded views per session. Post-program evaluation results ($N = 77$; 103% response

rate of mean) indicated 91% of participants better understand that money is only one source of capital that contributes to overall financial well-being; 73% felt more confident that they can identify ways to break generational financial patterns; and 68% felt more confident making wise financial choices. Finally, 77% reported discussing the material with someone outside of book club and 72% planned to share the book with someone they know — again suggesting a social multiplier effect may exist from participation in a financial literacy book club. See Table 5 for a summary of evaluation data.

Qualitative themes noted the relatability of the book, which at times was emotionally difficult for participants as it paralleled experiences growing up in rural areas including the historically impoverished Appalachia regions of Kentucky. When asked how their perception of financial well-being changed after Book Club Three, responses spoke to the power of resiliency and building varying forms of capital in addition to financial means (e.g., human and social capital). While several participants expressed positive sentiments (e.g., *“It was really an eye-opening book. Thank you so much for sharing the book with us.”*), others found it the most challenging of the three financial book clubs. For example: *“It hit home. I grew up that way. Everyone working but very difficult to get ahead financially.”* *“My ability to identify with the issues faced by the main character as being similar to the plight of those living in Eastern Kentucky.”* *“This book was difficult to read due to bringing back memories.”* *“This was definitely a hard read. But it gave me more compassion and empathy for those who struggle financially.”*

Limitations

While the presented results demonstrate the efficacy of online book clubs to promote financial literacy skills in Extension education, there are limitations to the study. First, the installments and subsequent evaluations were not identical in design or implementation. As detailed in Table 1, engagement strategies and instructional design evolved based on lessons learned and participant feedback across the BBBC series. Second, while all participants were invited to complete the program evaluation, it was voluntary. Collecting program evaluation

across a series of online sessions can be challenging. For example, is it better to gauge feedback after each session, after the series, or both? How should educators account for attrition in attendance and/or response rates, especially when protecting respondents' anonymity (e.g., matched evaluation/survey data)? Third, numbers declined from registration to program attendance to evaluation response rates. While there are probable explanations (e.g., inflated registration rates as people hope to obtain one of the free books offered to the first 200-250 participants; selecting a time that works for most participants, especially in a state like Kentucky where constituents are split between Eastern and Central Time Zones; gathering evaluation data from participants who watched asynchronously or who did not attend all sessions), further research is needed when considering future program design and evaluation methods.

Discussion

Research suggests webinar-based Extension education can significantly increase participants' financial knowledge and promote positive financial behaviors (Johnson & Schumacher, 2016). As demonstrated through this study, using a webinar-based online book club also can be an effective and novel tool to promote financial literacy through Extension education. The continued success of the BBBC is due, in part, to the team's intentional consideration of online engagement. The suggestions below offer implications and lessons learned for other professionals, regardless of FCS content area, when considering the implementation of similar programming.

Fostering Online Engagement

Email. Two weeks before the start of each installment, participants were emailed a reading guide that (1) highlighted the topics planned for weekly discussion and (2) overviewed various ways to join the conversation synchronously or asynchronously (e.g., Zoom, YouTube, Facebook). After each session, participants received follow-up information that included Extension resources to supplement the content, as well as information on accessing session recordings (for Book Clubs Two and Three).

Social Media. The BBBC created a Facebook group for program participants to extend learning beyond one-hour sessions, offering additional opportunities to engage with Specialists and peers throughout each series. Participants have noted that this online community has fostered virtual relationships across the state and between counties, thus realizing one of the original pandemic-era goals of the book club (i.e., to enhance feelings of connectedness).

Technology. As the BBBC has evolved, Specialists have explored novel methods of engaging participants during weekly book clubs. For example, the online audience response system, Mentimeter, was used intermittently throughout the second and third financial installments to promote online user engagement (Huff et al., 2024), and in other BBBC series (e.g., nutrition; Norman-Burgdolf et al., 2024). Other approaches have included embedded Zoom features, such as chat, Q&A, and live polling.

Hybrid Modalities. Many counties offered in-person viewing options for Book Clubs Two and Three using “watch party” formats. The state program was streamed virtually, while agents were in person with local attendees to foster additional discussion afterwards in smaller settings. This approach has strengthened BBBC effectiveness, fostered a greater sense of community, and introduced new users to Extension offices and local resources. As one county FCS Agent noted after Book Club Three, *“[We] had the best time with this Big Blue Book Club; the watch party component was an awesome addition! We enjoyed conversation with each other after each Zoom webinar ended and the group formed a great friendship over the three weeks.”* This modality leverages the subject matter expertise of State FCS Specialists and the accessibility/personability of County FCS Agents (i.e., “high tech, high touch”).

was my first time participating in any book club. I really enjoyed the book, participating with a group, and the way the Zoom was presented. I plan to do another one.” By selecting books focused on varying financial literacy concepts, we provided direct, relatable programming that addressed community-identified concerns in an approachable manner. As demonstrated by the impact of the BBBC, this innovative programming method can be used across FCS content areas (e.g., nutrition, parenting, mental health, financial literacy) as it tackles timely interests of local communities. This “novel” delivery method can be translated across Extension program areas and in other regions and states.

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Conclusion

Confidence in the validity of the BBBC’s program delivery method is generated by the high retention rate of participants. Throughout five years of collective BBBC programming (regardless of FCS topic), nearly 300 participants have returned for every installment in some capacity. As one participant shared after Book Club Two, *“It*

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Tables

Table 1. Mapping Online Financial Book Clubs Using the “Webinar Evaluation Rubric for Extension Teaching” (Robideau & Matthes, 2021).

Component	Description of Webinar Teaching Component	Book Club 1	Book Club 2	Book Club 3
Technology	Overviews webinar tools for participants, frees the teaching environment from distractions, and provides clear instructions on how to access supplemental materials. Materials are accessible to all.	-Welcome email, reading guide and links to join live sessions -Weekly emails sent with supplemental materials -Live ASL interpreter during sessions, in addition to platform captioning options	-Same as Book Club 1 -Participants asked to have personal computing device (e.g., PC, smart phone, tablet) for optional in-session polling -Mentimeter instructions provided at session start -Links to recordings provided	-Followed Book Clubs 1 & 2
Content	Presenters are introduced by providing credentials relative to the content, and the webinar information shared matches the clearly defined objectives.	-Presenters introduced at the beginning of each session -Session objectives defined at beginning of each webinar	-Followed Book Club 1 Format	-Followed Book Clubs 1 & 2
Organization	Webinar follows a defined outline; content is chunked into small segments; presentation stays on task.	-Outlines defined and followed -Concepts presented in absorbable chunks	-Followed Book Club 1 Format -Mentimeter used to reinforce learning objects/enhance flow	-Followed Book Clubs 1 & 2
Delivery	Variety of presentation methods used throughout webinar; presenter provides time for participants to reflect/absorb content; transitions are smooth.	-Author presented all content -Readings/content divided into three manageable sessions	-Author joined for last session -Readings/content divided into three manageable sessions	-Team of Specialists used to vary presentation of content -Readings/content divided into three manageable sessions
Visual Aids	Text used to emphasize information. Presenters scaffold information. Variety of relevant visuals used to enhance understanding/maintain focus.	-Presenter designed slides to emphasize information -Graphics & imagery used -Concepts scaffolded	-Followed Book Club 1 Format -Added use of Mentimeter to promote audience attention and understanding	-Followed Book Clubs 1 & 2
Participant Interaction	Presenters use active learning approaches; clearly communicates participation/interaction expectations; provides opportunities to ask questions.	-Discussion prompts used -Q&A and chat pods used -Dedicated time(s) of Q&A	-Followed Book Club 1 Format -Added use of Mentimeter to boost participant interaction	-Followed Book Clubs 1 & 2
Evaluation	Participant experience is evaluated to assess the quality of webinar & content.	-Evaluation survey offered after webinar series	-Evaluations offered weekly (to also assess Mentimeter use)	-Evaluation survey offered after webinar series

Table 2. Online Financial Book Club Registration and Participation Rates

Book Club Installment	Registered Participants	New Participants	Total Live Attendees	Total Recorded Views
	<i>N</i>	<i>n</i> (%)	<i>N</i>	<i>N</i>
Book Club 1: 2021	289	120 (42%)	282	-
Book Club 2: 2022	551	378 (69%)	241	513
Book Club 3: 2024	604	370 (61%)	227	174

Tables

Table 3. Summary of Post-program Evaluation Results After Participation in Book Club One

Evaluation Statement	<i>N</i>	Yes/ Agreed	Neutral/ Maybe	No/ Disagreed
I gained knowledge/skills about the topics presented.	69	96%	4%	0%
I am likely to apply the material/knowledge gained.	69	96%	4%	0%
I feel more confident in my general knowledge related to financial management in later life.	68	90%	7%	3%
I feel confident in my ability to set future financial goals.	69	87%	9%	4%
I can identify at least one new strategy to reduce expenses, manage money, or downsize in retirement.	69	96%	3%	1%
I can identify at least one new strategy to protect myself from fraud in retirement.	69	93%	4%	3%
I discussed the reading material with someone outside of the webinars or Facebook group.	69	86%	7%	7%

Note. *N* = Total responses per statement, which may vary across the evaluation.

Table 4. Summary of Post-program Evaluation Results After Participation in Book Club Two

Evaluation Statement	<i>N</i>	Yes/ Agreed	Neutral/ Maybe	No/ Disagreed
I gained knowledge/skills about the topics presented.	61	95%	5%	0%
I am likely to apply the skills/knowledge gained.	63	95%	5%	0%
I feel more confident in my general knowledge related to financial management.	60	80%	15%	5%
I feel confident in my ability to spot signs of identity theft and fraud.	60	75%	13%	12%
I found the topic "Identity Theft and Consumer Protection" useful.	62	98%	2%	0%
I understand factors to consider when using credit wisely.	60	85%	7%	8%
I plan to check my credit report.	60	87%	13%	0%
I plan to take steps to better protect myself from fraud and identity theft.	60	92%	8%	0%
I discussed the reading or topic with someone outside of the book club.	61	89%	3%	8%

Note. *N* = Responses per statement, which may vary across the evaluation.

Tables

Table 5. Summary of Post-program Evaluation Results After Participation in Book Club Three

Evaluation Statement	<i>N</i>	Yes/ Agreed	Neutral/ Maybe	No/ Disagreed
I gained knowledge/skills about the topics presented.	75	64%	29%	7%
I feel more confident in my ability to recognize unhealthy generational patterns.	73	77%	21%	3%
I feel more confident that I can identify ways to break generational financial patterns.	75	73%	24%	3%
I better understand that finances are only one source of capital that contribute to overall financial well-being.	74	91%	8%	1%
I feel more confident in my ability to make wise financial choices for myself.	74	68%	31%	1%
I plan to share the book with someone I know.	76	72%	24%	4%
I discussed the reading or topic with someone outside of the book club.	75	77%	9%	13%

Note. *N* = Responses per statement, which may vary across the evaluation.