



WEST CAMPUS LIBRARY

Library Main Number:
979.845.2111

Study Room Reservations
reservations.library.tamu.edu

Copies of the newsletter
are available at the Check
Out Desk as well as the
WCL homepage:
wcl.library.tamu.edu

The newsletter is written
and published by the West
Campus Library Staff.

Financial Literacy Today

April is Financial Literacy Month. According to a recent national financial capability survey of American adults (FINRA, 2011):

- Nearly half of respondents expressed difficulty with covering monthly expenses and bills
- Approximately one in five respondents reported using payday loans and other forms of alternative borrowing as a method of meeting monthly expenses
- More than half of respondents lacked an emergency fund to cover unexpected expenses

These findings highlight the need for increased emphasis on basic financial education. Two resources available for helping you improve your financial literacy are:

- Financial Literacy Now, available via the TAMU library's database subscription to S&P NetAdvantage, provides tools and resources for increasing your financial IQ.
- 360 Degrees of Financial Literacy (<http://www.360financialliteracy.org/>) provides personal finance tools and resources for every stage of life.

FINRA. (2011). *National financial capability study*. Retrieved from <http://www.finrafoundation.org>

QR Codes

You may have seen a 2D matrix code on a shelf at the WCL, on a wall at the Evans Library, or even in a library instruction session. Welcome to the world of QR codes.

QR, or Quick Response, codes connect the physical world to the Internet. They were developed by the Japanese corporation Denso-Wave in 1994 and have become popular in Japanese marketing.

All you need is a web-enabled smart camera phone with a downloaded QR code reader.

Try it out! Scan the (QR code) below with your smart phone and be taken to the Libraries' mobile webpage.



Lehan, C. (2011). QR Codes 101. *American Printer*, 128(2), 20-23. Retrieved from Business Source Complete

WCL Finals Hours

April 29	Open – Midnight
April 30	9:00 am – Midnight
May 1	9:00 am – All Night
May 2-5	Open 24 hours
May 6	Open – Midnight
May 7	9:00 am – Midnight
May 8	9:00 am – All Night
May 9-10	Open 24 hours
May 11	Open – 5:00 pm