



# Understanding Our Economy

## Money Matters For Visually Impaired People

(NAPS)—All consumers need to understand the economy and personal finance, but it's particularly important for people who are visually impaired, according to Thomas Galante, a vice president at the Bank of New York Mellon Corporation.

"People sometimes say to me, 'I'm not working—why do I need to know about personal finance?' It's in everybody's interest to understand personal finance," Galante says. "It's even more important for people who have fewer resources."

Galante is a registered user of the National Library Service for the Blind and Physically Handicapped (NLS), a free program of the Library of Congress that has been producing and circulating audiobooks and braille books for more than 80 years.

"One way the NLS program has helped me is by providing popular business books—the self-help books, the management books," Galante says. "These are books my peers are reading, so it helps just in terms of being conversant with colleagues."

### A Variety of Titles

Ardis Bazyn, an inspirational speaker and business coach, is also an NLS user. "I believe it is very important for blind individuals to read as much as possible in order to compete in this global economy," she says.

Recent books on personal finance available to NLS users include "Ordinary People, Extraordinary Wealth" by Ric Edelman and "Jim Cramer's Getting Back to Even."

NLS also produces books that have special relevance to its users, such as "Estate Planning



**A program of the Library of Congress provides popular books and magazines—free of charge—to visually impaired and physically disabled people.**

for People with a Chronic Condition or Disability." Books in Spanish—such as "Repare Su Crédito Hoy" ("How to Fix Your Credit")—and magazines including Money, Kiplinger's Personal Finance Magazine, and The Economist are also available.

### Who Is Eligible?

U.S. residents and American citizens living abroad who are blind, have low vision or cannot hold a book or turn its pages because of a physical disability are eligible. The service is provided through a network of libraries in each state. Audiobooks and braille books are delivered to users by mail; users return them by mail, postage free. NLS also provides the playback equipment. Those with computers and Internet service may download books through the NLS Braille and Audio Reading Download (BARD) service.

For more information or to request an application, visit [www.loc.gov/nls](http://www.loc.gov/nls) or call (888) NLS-READ.

### Did You Know?

Since 1931, a program of the Library of Congress—the National Library Service for the Blind and Physically Handicapped (NLS)—has been providing reading materials, free of charge, for the visually impaired and physically handicapped. To learn more, visit [www.loc.gov/nls](http://www.loc.gov/nls).

While an understanding of the economy and personal finance is important for all consumers, it can be particularly important for the visually impaired. // Money Matters For Visually Impaired People

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