



Free Library Resources for Investors

AAll Presentation

12 September 2026

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Presentation Agenda

- **Introductions**
- **San Jose Library System**
 - Value Line
- **Santa Clara County Library System**
 - Value Line
 - Morningstar Investment Research Center
 - Standard & Poor's Net Advantage
- **Other Resources at the Libraries**



INTRODUCTIONS LIBRARIES



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Introductions

BetterInvesting is a 501(c)3 educational non-profit.

- Established in 1951
- Based in Michigan
- Has local chapters around the United States
- Local chapters run by volunteers
 - Russell & Marion Silicon Valley Chapter volunteers
- Provides tools and resources for investment clubs and individual investors

Value Line, Morningstar and Standard & Poor's

- ❖ Are independent databases for investors
- ❖ Offer varying amounts of information about stocks, funds, industries
- ❖ Have built-in user guides



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Music

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ERESOURCES

eResources, A-Z

eResources by Language

eResources by Subject

eResources Help

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Value Line Access – San Jose Library

Your Library ▾

Locations ▾

Events ▾

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Learning ▾

Kids & Teens ▾

About Us ▾

Sep. 7 - Labor Day - All libraries are closed.

A-Z eResources

1. Type in Value Line

Value Line

X

Search

Subject ▾

Format ▾

Interactive Learning ▾

App Availability ▾

ALL

A

B

C

D

E

F

G

H

I

J

K

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X

Y

Z

#

54 results

2. Click Search

B

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eResources - Business & Money

eResources - by Subject

Business & Money

Citizenship & Immigration

Computers & Technology

Culture, Travel, & Geography

Current Events

DIY - Home & Hobbies

General Reference & Homework Help

Preschool

Elementary & Middle School

High School

College & Career

Articles & Encyclopedias

Test Prep

Health & Wellness

A San José Library Card and PIN is needed for home access to these eResources. [Get a library card today!](#)

ONLINE RESOURCE

Data Axle Reference Solutions

Detailed directory on U.S. and Canadian businesses, including address, sales, headquarters and subsidiaries, and SIC and NAICS numbers.

ONLINE RESOURCE

O'Reilly

Learn new technologies and research business trends. O'Reilly provides access to eBooks, videos, learning paths and case studies.

ONLINE RESOURCE

PrivCo

Business and financial data on non-publicly traded companies: VC fundings, equity deals, mergers and acquisitions, and market investors.

ONLINE RESOURCE

United States Census Bureau

ONLINE RESOURCE

United States Copyright Office

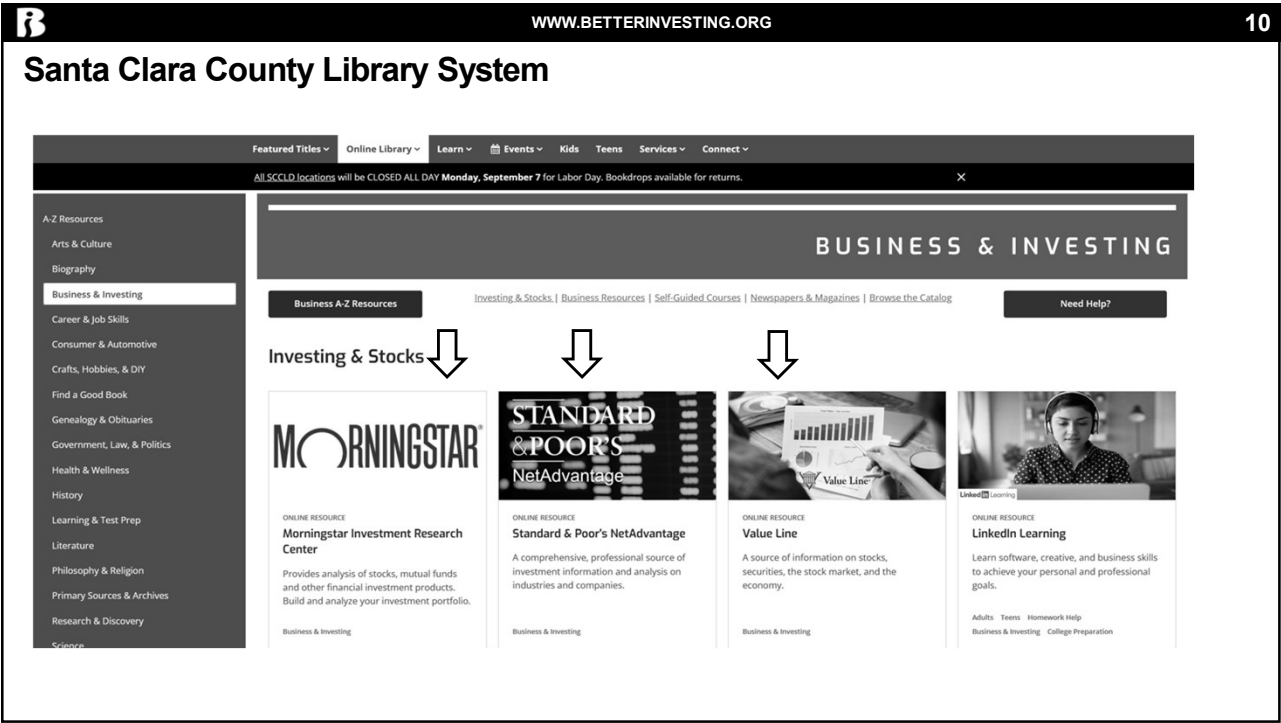
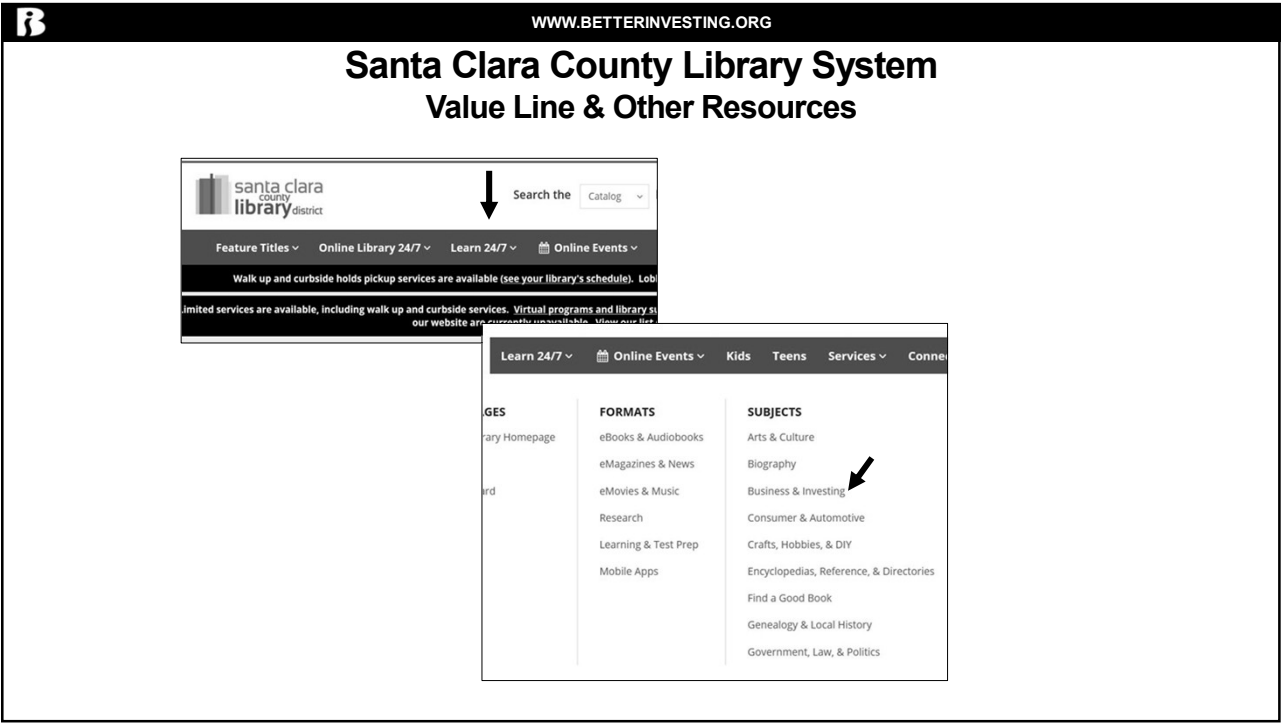
ONLINE RESOURCE

Value Line

Business and financial data on non-publicly traded companies: VC fundings, equity deals, mergers and acquisitions, and market investors.

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VALUE LINE

B

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Value Line at Both Libraries

Opens at
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or Dashboard
(library dependent)

Field to enter a
company name or
ticker to get a report

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Value Line

Procter & Gamble NYSE:PG

PDF Reports

VL's ranking system

Open the latest PDF report – a report in one page

Top of Report

Chart with 10+ years of price history

VL analyst's estimated potential gain/loss in the future

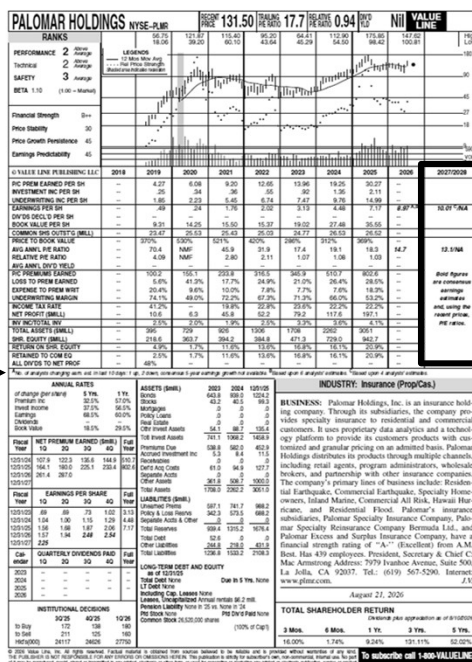
Historical Returns

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Value Line

Example of
an
abbreviated
report

Estimates of future performance limited.



Value Line – Special Situations Reports



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[The New ETFs Service](#)
[Climate Change](#)

Current Issue - November 2021

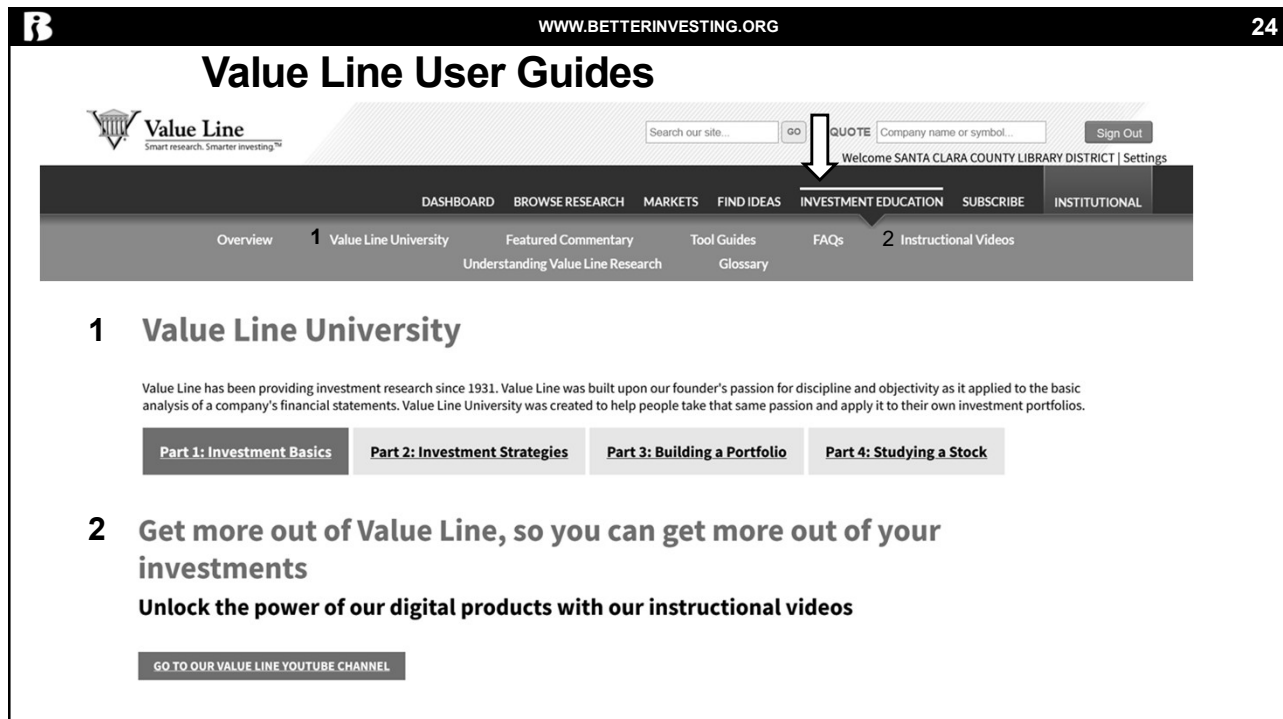
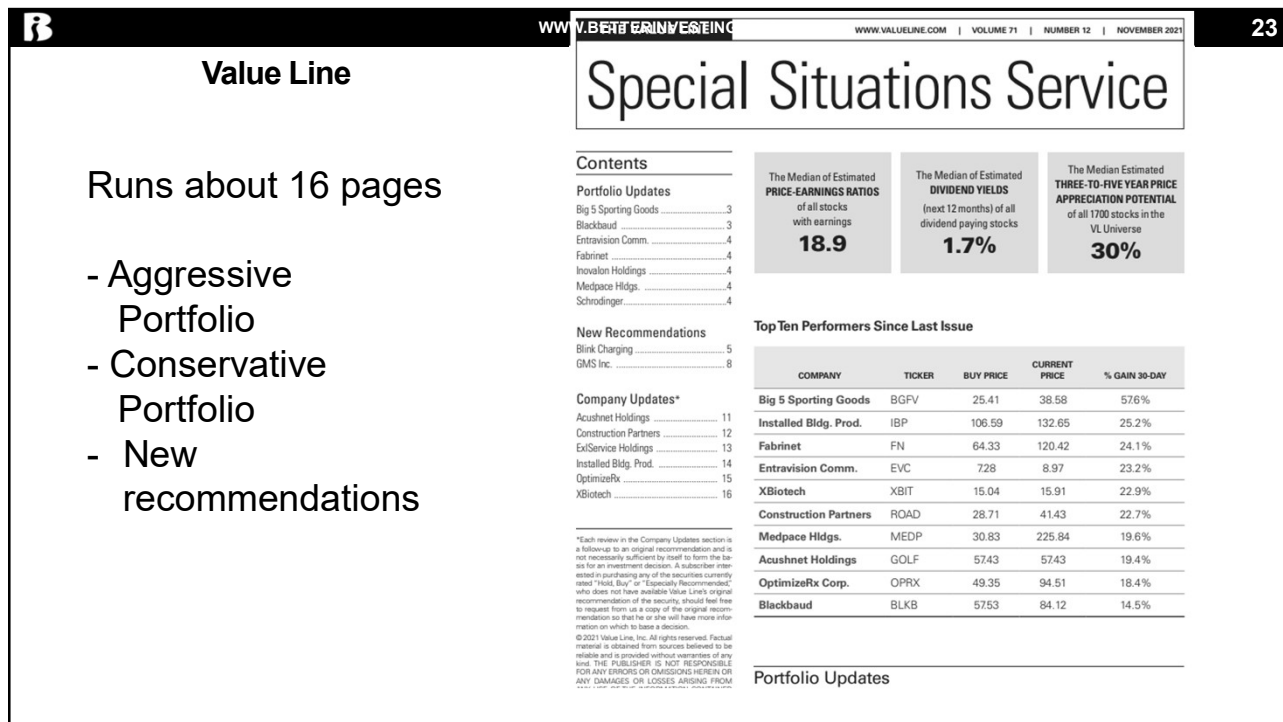
Special Situations Service Monthly Report

New Recommendation - Blink Charging Co.(BLNK)

New Recommendation - GMS Inc.(GMS)

Back Issues

- Combined report: Supervisory Reviews and New Recommendations
- Supervisory Reviews
- New Recommendations





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MORNINGSTAR



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Morningstar's Rating Systems

Stocks



← **STARS** →



Compares stock's price to Morningstar's estimate of its worth, adjusted for uncertainty. Quantitative. Seeks to identify undervalued stocks. (5 stars best)



← **MOAT**

Moat - Indicates a firm's potential to sustain excess profits over a long period of time. Qualitative and quantitative. Seeks to identify competitively advantaged companies. (Wide, Narrow, None)



→ **MEDAL**

Medal - Ability to outperform its peers or a relevant index on a risk-adjusted basis. Qualitative and quantitative. Forward looking. (Gold, Silver, Bronze, Neutral, Negative)

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Santa Clara County Library – Morningstar

Click to expand
navigation menu

Enter ticker
symbol here

Morningstar Investing Center

Search Quotes and Site

?

Profile

Global Market Barometer - Valuation



United States Indexes

Name	Value	Change	Change(%)	Currency
Wide Moat Focus	Closed 16,991.48	-245.14	-1.42%	—
U.S. Small Cap	Closed 17,915.49	-15.36	-0.09%	USD
U.S. Mid Cap	Closed 21,251.05	-75.33	-0.35%	USD
U.S. Markets	Closed 18,768.75	-65.65	-0.35%	USD
S&P 500	Closed 7,718.60	-29.11	-0.38%	USD
NASDAQ 100	Closed 29,544.16	+61.84	+0.21%	USD

Latest in U.S. Stocks

2 Tech Stocks to Avoid in Case Stocks Sell Off

The technology sector has historically underperformed in September. Here are two overvalued stocks to avoid.

David Sekera, CFA · Sep 6, 2026

The Best Tech Stocks to Buy

These 12 undervalued technology stocks look attractive today.

Tori Brovet · Sep 4, 2026

Zscaler Earnings: Strong End to Fiscal 2026 as AI-Induced Cyber Demand Drives the Top Line

We think growth will stay strong into 2028 as AI security becomes a larger part of the mix.

**Your broker may give access to Morningstar
and/or Standard & Poor's CFRA reports.**

The screenshot shows the Morningstar Investing Center for Procter & Gamble Co (PG). Annotations include:

- Expanded Menu**: Points to the left sidebar navigation menu.
- Enter ticker Chose result**: Points to the search bar where 'PG' is entered, and a dropdown menu shows 'Procter & Gamble Co' as the selected result.

Page Content:

- Header**: Morningstar Investing Center
- Left Sidebar**:
 - Close
 - Home
 - Morningstar Research
 - Morningstar Insights
 - Stocks
 - Mutual Funds
 - ETFs
 - 529 Plan Center
 - Economic and Market
 - Credit
 - Morningstar Webinars
 - Screen
 - Compare
 - Chart
 - Calendar
 - Investing Classroom
- Main Content Area**:
 - Summary**: Analysis, Performance, Sustainability, Key Metrics, Financials
 - Procter & Gamble Co PG ★★★★★**
 - Overview**:
 - Equity Style Box**: Large Value
 - Sector**: Consumer Defensive
 - Industry**: Household & Personal Products
 - Summary**:
 - Fair Value Assessment: Undervalued (5% Discount)
 - Fair Value: 155.00
 - Uncertainty: Low
 - Close Price: 146.44 (Sep 04, 2020)
 - Chart**: Line chart showing price movement from 10a to 2p.
 - Ownership**: Profile
 - Trading Information**:
 - Bid / Size: 146.20 x 400
 - Ask / Size: 146.70 x 100
 - Beta (5-Year): 0.36
 - Float: 2,321.95 Mil
 - Short % of Float: 1.06
 - Shares Outstanding: 2,322.67 Mil
 - Shares Short: 24.56 Mil
 - Short Short Change: -9.80%
 - Short Ratio: 3.04
 - Volume / Average: 5.6 Mil / 9.0 Mil
 - Day Range: 145.82 - 147.15
 - Year Range: 137.62 - 167.25

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Morningstar Stock Reports

Choose a section of report

Summary

Analysis

Performance

Sustainability

Key Metrics

Financials

Earnings

Valuation

Dividends

Ownership

Profile

Procter & Gamble Co PG ★★★★★

Overview

Equity Style Box

Large Value

Sector

Consumer Defensive

Industry

Household & Personal Products

Day Range

145.82 - 147.15

Year Range

137.62 - 167.25

Market Cap

340.13 Bil

Volume / Avg

5.6 Mil / 9.0 Mil

Price / Sales

4.08

Price / Book

6.31

Price / Earnings

22.12

Forward Div Yield

2.97%

Summary

Fair Value Assessment

Undervalued (5% Discount)

Fair Value

155.00

Uncertainty

Low

Close Price

146.44

Sep 04, 2025

Market Closed

146.44 + 0.48 | 0.33%

147.64

146.92

146.20

10a

12p

2p

Trading Information

Bid / Size

146.20 × 400

Ask / Size

146.70 × 100

Beta (5-Year)

0.36

Float

2,321.95 Mil

Short % of Float

1.06

Shares Outstanding

2,322.67 Mil

Shares Short

24.56 Mil

Shares Short Change

-9.40%

Short Ratio

3.04

Volume / Average

5.6 Mil / 9.0 Mil

Day Range

145.82 - 147.15

Year Range

137.62 - 167.25

Download PDF report

Brief

Comprehensive

Investment Detail Report

Equity Report

Done

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Morningstar Stock Analysis Categories

Summary

Analysis

Performance

Sustainability

Key Metrics

Financials

Earnings

Valuation

Dividends

Ownership

Profile

Procter & Gamble Co PG ★★★★★

Morningstar's Analysis

Our Take

Comparables

Archive

Enhancements to the Performance and Value Proposition of Its Brands Underpin Procter & Gamble's Moat

There are 6 parts to the analysis

➤ Business Strategy & Outlook

➤ Fair Value and Profit Drivers

➤ Economic Moat

➤ Risk and Uncertainty

➤ Capital Allocation

➤ Includes Bulls Say/Bears Say

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Morningstar Stock Analysis Section – Our Take

Summary
Analysis
Performance
Sustainability
Key Metrics
Financials
Earnings
Valuation
Dividends
Ownership
Profile

Procter & Gamble Co PG ★★★★★

Morningstar's Analysis
Our Take
Comparisons
Archive





Erika Leah, CFA
Sector Director

Analyst

Enhancements to the Performance and Value Proposition of Its Brands Underpin Procter & Gamble's Moat

Business Strategy and Outlook Published on Aug 31, 2024

Tempered sales have characterized the last few quarters for wide-moat Procter & Gamble, with flat to low-single-digit organic sales growth lagging the mid- to high-single-digit marks that had characterized the business not that long ago. This was initially a byproduct of more muted price increases (low single digits, down from 7% in the first quarter of 2024). However, we don't believe this suggests cracks in the firm's competitive armor. After rightsizing its category and geographic reach by shedding around 100 brands more than 10 years ago, P&G also embraced a more holistic approach to brand spending, including product performance, packaging, brand messaging, execution in stores and online, and the value a product offers its retail partners and consumers. We believe P&G's strategic aims—investing in product innovation and marketing to support its portfolio of daily-use, essential offerings—should help its brands maintain their clout with retailers and consumers, reinforcing its moat long term.

P&G has sought to mitigate inflationary and supply chain pressures by raising prices and unlocking productivity gains. Rather than prioritizing profit preservation, P&G has continued to reinvest prudently in the business to strengthen its competitive position. It has also been conducting a thorough review of its stock-keeping units to streamline the shelf (making it easier for consumers to shop) and reduce complexity (to enhance service levels), thereby driving category growth. More recently, P&G began surgically rationalizing its product and geographic mix, optimizing its supply chain, and altering its organizational structure. We view these moves as sound and expect them to yield additional cost savings for investment. This aligns with our 10-year forecast that P&G will spend about 13% of sales annually (\$14 billion) on research, development, and marketing, consistent with historical averages.

Bulls Say/Bears Say

3 quick positives; 3 quick challenges

- P&G is again gaining share in China (which we estimate at a high-single-digit percentage of sales), with its 4% growth in the fourth quarter outpacing the market's 2% decline. If share gains persist, sales could outpace our expectations.
- Opportunities to rationalize its product mix could enable P&G to more effectively direct brand spending to the highest-return aisles.
- Additional savings (which could stem from reduced overhead and higher returns on its manufacturing footprint and marketing investments) may materialize if efficiency is as ingrained in its culture as management suggests.



Bulls Say
Company Outlook
by Analyst

B

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Morningstar Stock Analysis Section – Comparables

Morningstar's Analysis ⓘ

Our Take

Comparables

Archive

3 PG Competitors

Procter & Gamble Co PG ⓘ	Unilever PLC ULVR ⓘ	Kimberly-Clark Corp KMB ⓘ	L'Oréal SA OR ⓘ
Fair Value 155.00 Uncertainty Low Close Price 145.58 Sep 08, 2026 ★★★★★	Fair Value 5,200.00 Uncertainty Medium Close Price 46.96 Sep 08, 2026 ★★★★★	Fair Value 133.00 Uncertainty High Close Price 102.93 Sep 08, 2026 ★★★★★	Fair Value 419.00 Uncertainty Medium Close Price 388.20 Sep 08, 2026 ★★★★★
Undervalued	Undervalued	Undervalued	Fairly Valued
193.75 / 124.00	7,020.00 / 3,640.00	206.15 / 79.80	565.65 / 293.30
Wide	Wide	Narrow	Wide

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Credit
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Screen
Compare
Chart
Calendar
Investing Classroom

iShares Core S&P Small-Cap ETF IJR
★★★★★ Gold

Summary
Analysis
Performance
Sustainability
Risk
Price
Portfolio
Holdings
People
Strategy
Parent

Overview

NAV	1 Day Return	Category	Total Assets	Adj. Expense Ratio	Prospectus Net Expense Ratio	Equity Style Box	SEC Yield	TTM Yield	Turnover	Status
145.38	0.38%	US Fund Small Blend	109.96 Btl	0.060%	0.065%	Small Blend	1.48%	1.14%	25.00%	Open

Intraday Indicative Value: \$145.38 | 0.54 | 0.37%

Market Closed

NAV: 145.38

Day Range: 144.04 - 145.52

Open Price: 144.17

Year Range: 112.00 - 150.69

If a Fund or ETF Status is closed, you cannot buy shares.
If a Fund Min. Total Investment is too high for you, you cannot afford to buy shares.

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Morningstar Funds & ETFs

Investigate the report segments
From Analysis to Parent

Analysis

Performance

Sustainability

Risk

Price

Portfolio

Holdings

People

Strategy

Parent

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Morningstar Funds & ETFs – Segment Examples from IJR (small blend EFT)

Performance

Returns

Distributions

Growth of 10,000

Investment (Price)

Investment (NAV)

Category

Index

Investment Flows

Events

Full Manager Change

Partial Manager Change

Restructure

2016

2017

2018

2019

2020

2021

2022

2023

2024

2025

YTD

Growth

34,000.00

30,270

28,000.00

28,319

22,000.00

16,000.00

10,000.00

4,000.00

Risk

3-Yr

5-Yr

10-Yr

Portfolio Risk Score

83

Risk Score

Risk Level

0-28

Conservative

29-54

Moderate

55-78

Aggressive

79...

Very Aggressive

100+

Extreme

Morningstar Risk & Return

Risk vs. Category

Low

Below Avg.

Average

Above Avg.

High

Return vs. Category

Low

Below Avg.

Average

Above Avg.

High

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Expand list to new page

Compare	
+ ↓ iShares Core S&P Small-Cap ETF 142.70 -1.55	Nedham Aggressive Growth Retail 70.89 +0.93
Ticker IR	Ticker NEAGX
Base Currency US Dollar	Base Currency US Dollar
Morningstar Rating for Funds (Overall) ★★★★	Morningstar Rating for Funds (Overall) ★★★★★
Portfolio ESG Risk Rating	Portfolio ESG Risk Rating
Morningstar Medalist Rating - Overall Rating	Morningstar Medalist Rating - Overall Rating
Morningstar Category US Fund Small Blend	Morningstar Category US Fund Small Growth
Adjusted Expense Ratio 0.06	Adjusted Expense Ratio 1.64
YTD Tot Ret Daily 20.46	YTD Tot Ret Daily 23.87
1Y Tot Ret Daily 22.83	1Y Tot Ret Daily 33.06
3Y Tot Ret Cumul Daily 55.18	3Y Tot Ret Cumul Daily 95.34

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HOW MANY COMPANIES DOES MORNINGSTAR COVER?

STOCKS

1,000 – 1,500 globally with both qualitative and quantitative analysis
50,000 globally with quantitative analysis

MUTUAL FUNDS / ETFs / OTHER MANAGED INVESTMENTS

3,200 globally with both qualitative and quantitative analysis
350,000 globally with quantitative analysis

Other Managed Investments

529 College Savings Plans
Target Date Funds & Retirement Series
Separate Accounts & Model Portfolios
Variable Annuities & Insurance Products

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Morningstar Education, Help & Other Resources

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Economic and Market

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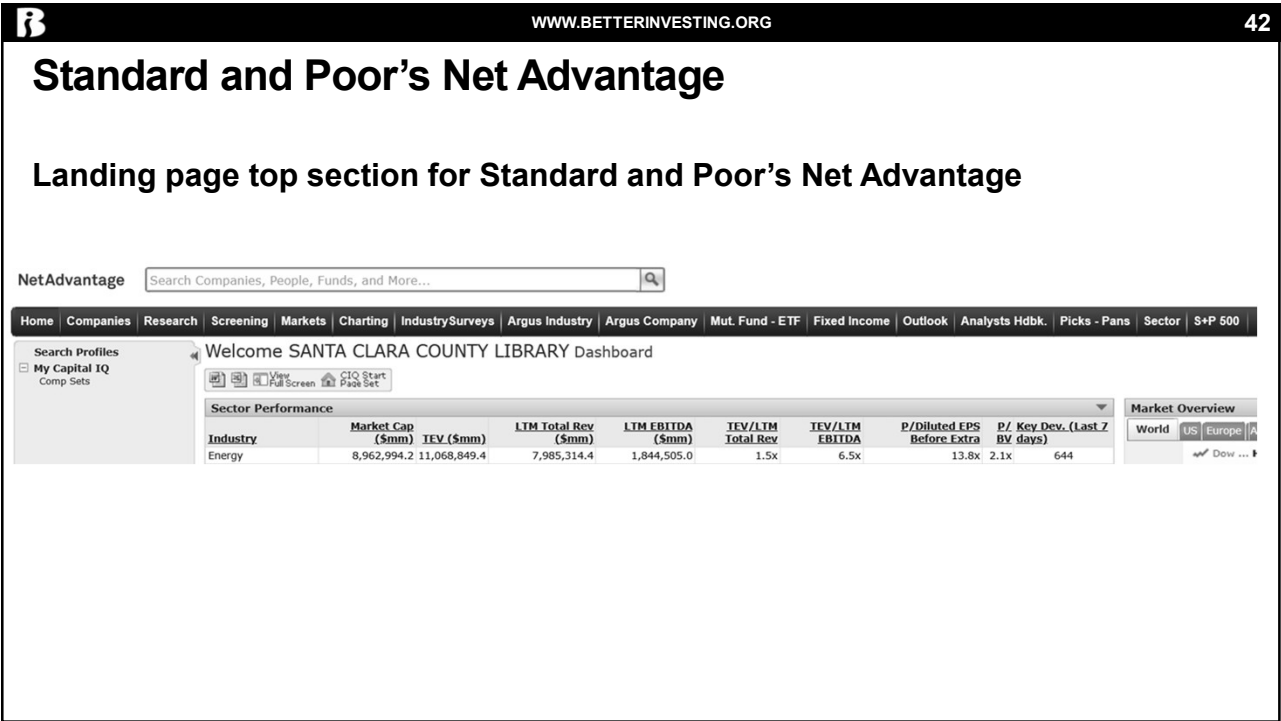
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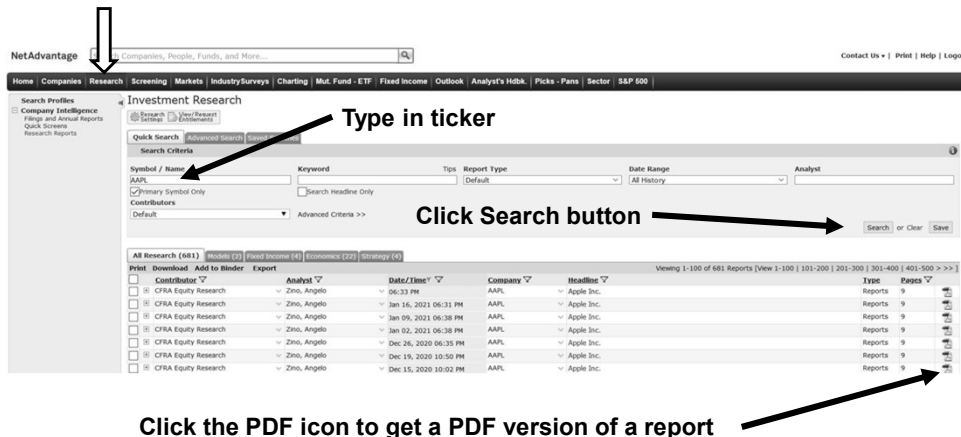
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Standard and Poor's Net Advantage

To generate a company research report...

Choose Research



Standard and Poor's Net Advantage

[illegible]

Then click on
Industry Surveys

Then click on Industry Surveys

Important Item
S&P , Morningstar,
and Value Line may
use different
definitions of an
Industry. A company
may be in different
industries depending
on your source.

One easy to use other tab - Outlook

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Standard and Poor's Net Advantage

Net Advantage Search Companies, People, Funds, and More...

Home Companies Research Screening Markets Industry Surveys Charting Mut. Fund - ETF Fixed Income Outlook Analyst's Hdbk. Picks - Pans Sector S&P 500

Investment Research Outlook

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Search Criteria

Saved Search: Outlook Run Edit Options

Included Contributors: S&P Global Net Advantage Date Range: All History

Keywords: "outlook" (headline) Product Types: Real-Time Research

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☐	☐	☐	☐	S&P Global Net Advantage		Jan 31, 2021 01:00 PM		OL210201_OUTLOOK, February 1, 2021	Reports	8
☐	☐	☐	☐	S&P Global Net Advantage		Jan 24, 2021 12:40 PM		OL210125_OUTLOOK, January 25, 2021	Reports	8
☐	☐	☐	☐	S&P Global Net Advantage		Jan 17, 2021 04:19 AM		OL210118_OUTLOOK, January 18, 2021	Reports	8
☐	☐	☐	☐	S&P Global Net Advantage		Jan 12, 2021 07:51 PM		OL210111_OUTLOOK, January 11, 2021	Reports	8
☐	☐	☐	☐	S&P Global Net Advantage		Jan 03, 2021 09:49 PM		OL210104_OUTLOOK, January 04, 2021	Reports	8
☐	☐	☐	☐	S&P Global Net Advantage		Dec 20, 2020 02:37 PM		OL210221_OUTLOOK, December 21, 2020	Reports	8

One click on **Outlook** shows weekly market outlook reports.

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S&P

THE OUTLOOK

INTELLIGENCE FOR THE INDIVIDUAL INVESTOR

Vaccines and Volatility

Renewed interest in short interest

Sam Stowell, CFRA Chief Investment Strategist

Entering the final week of January, equity markets appeared vulnerable to a setback due to, among other things, the delayed distribution of Covid-19 vaccinations, Q4 EPS reports, the impact of ongoing political discord on the \$1.9 trillion stimulus package, as well as benchmark price and valuation extremes. Then came the social-media influenced surge in stock prices, with high levels of short interest (\$1) and the resulting worry that this could result in a liquidity crisis reminiscent of Long-Term Capital Management's-induced market sell-off of 1998.

While it's too early to know for sure, we don't see that extreme unfolding. Yet, we do think the equity market needs to go through a readjustment of expectations and valuations. We don't think the bull has come to an end, nor are we recommending any changes to our year-end S&P 500 target of 4080 or asset allocation. We do remind investors that the S&P 500 traded below its prior-year close in nearly 90% of all years since WWII. More important, however, is that the S&P 500 took an average of only 1.5 months to recover from declines of 5%-10%, and only four months to recoup all that was lost following 10%-20% tumbles.

Week to date (WTD) through January 28, all sizes and styles in the S&P Composite 1500 fell in price, along with nine of its 11 sectors and 80% of its 147 sub-industries. What's more, many of the sub-industries that posted the highest WTD gains are shown in the accompanying table to have the highest percentage short interest relative to their total float.

Representative companies from the S&P 1500 sub-industries with the highest average percentage of short interest are: GameStop (GME 3H5 **), Macy's (M 16 **), Bed Bath & Beyond (BBBY 3H **), Whirlpool (WHR 1B5 ****), Regis Corp. (REG 10-MQ), National Beverage Corp. (FIZZ 1B8 ***), Live Nation Entertainment (LYV 69 ***), Signet Jewelers Ltd. (SIG 37 **), Veeva Systems (VYV 51 ****), and Harley Davidson (HOG 41 ****).

S&P 1500 SECTOR/ S&P 500 SUB-INDUSTRY PRICE RETURNS*	% 1Y	% 3Y	% 5Y
S&P 1500 Growth	8.3	27.7%	27.7%
S&P 1500 Consumer Discretionary	8.6	27.1%	27.1%
Communication Services	7.6	23.7%	23.7%
S&P 1500 Consumer Staples	7.8	18.4%	18.4%
Energy	6.8	16.0%	16.0%
S&P 1500 Value	8.4	14.2%	14.2%
Health Care	5.3	13.0%	13.0%
S&P 1500 Dividend	5.5	13.0%	13.0%
S&P 1500 Mid-Cap Value	5.4	12.7%	12.7%
S&P 1500 Mid-Cap	5.3	12.6%	12.6%
S&P 1500 Real Estate	4.3	11.6%	11.6%
Information Technology	4.4	11.3%	11.3%
Industrials	3.5	11.3%	11.3%
S&P 1500 Value	3.2	11.2%	11.2%
Financials	3.2	11.1%	11.1%
S&P 1500 Dividend	2.7	10.7%	10.7%
S&P 1500 Growth	2.2	10.7%	10.7%
Utilities	2.1	10.6%	10.6%

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CFRA News & Events

Are you making the most of your paid subscription to The Outlook? Our website, CFRAOutlook.com, contains a wealth of information above and beyond what appears in these pages. For example, if you hover over the Funds tab and click on "Thematic Research" from the pop-up window, you will see CFRA's recent reports containing any mutual fund implications. Indeed, hovering over any of the tabs at the top of the screen unlocks lots of additional content. Check it out at CFRAOutlook.com.

What's Inside

- Focus Stock 2
- Sub-Industry Outlook 3
- Dividend Aristocrats 4
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- Industry Momentum 7
- Observatory/Investigator 8

Follow our experts on Twitter:

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Source: CFRA, S&P Global Data as of 1/28/21, *1Y = 1-Year Return



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Other Library Resources

The library has many resources in the physical library.

- Books on investing
- Periodicals
- Your helpful librarian can guide you on these

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Other Resources – Santa Clara County System

Business & Investing

Featured

Morningstar Investment Research Center »

Provides analysis of stocks, mutual funds and other financial investment products. You can build and analyze your investment portfolio. Includes access to the following newsletters in PDF:

- Morningstar DividendInvestor
- Morningstar FundInvestor
- Morningstar StockInvestor
- Morningstar ETFInvestor

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Standard & Poor's NetAdvantage »

A comprehensive, professional source of investment information and analysis on industries and companies.

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Value Line »

A source of information on stocks, securities, the stock market, and the economy. Please see this step-by-step instructional PDF on how to access PDF Reports in the new interface.

Scroll down the page on the **Business & Investing** page of the library.

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Other Resources

Other resources include:

- ❖ Wall Street Journal (1984 – Present)
- ❖ Harvard Business Review (1922- Present)
- ❖ Bloomberg Business Week Archive (1929-2000)
- ❖ Forbes Magazine Archive (1917-2000)
- ❖ Fortune Magazine Archive (1930-2000)
- ❖ Lynda.com (An online learning platform)
- ❖ Smart Investing @ The Library

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General Resources

Business Classes



THE GREAT COURSES

Accounting & Finance
Economics
Investing
Literacy
Management
Mathematics
Philosophy
Science
Social Sciences
The Arts
The History of Ideas
The History of the World
The History of the United States
The History of the Western World
The History of the World: The Great Courses

BLOG POST

The Great Courses: Economics & Finance

Sign in with your RBdigital account to access The Great Courses. Watch video lectures on economics, investing, and money management skills!

Kelly

Movies & TV Business & Investing



Universal

Course Catalog My Classes

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Economics
Investing
Literacy
Management
Mathematics
Philosophy
Science
Social Sciences
The Arts
The History of Ideas
The History of the World
The History of the United States
The History of the Western World
The History of the World: The Great Courses

ONLINE RESOURCE

Lifelong Learning with Universal Class

Find hundreds of free continuing-education online courses in accounting, business, investing, office skills, and more!

Business & Investing Jobs & Career Self-Improvement

Investment Research

ONLINE RESOURCE

Legal Information Reference Center

ONLINE RESOURCE

Morningstar Investment Research Center

ONLINE RESOURCE

Standard & Poor's NetAdvantage

ONLINE RESOURCE

Value Line

General Financial Information



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Join! Instant Free eCard

About Borrowing and Accounts

Card Renewals

Address Changes

Account Questions

ABOUT

Curbside Service

Locations & Bookmobile

Ask a Librarian

BookDash Home Delivery

Computer Services

Meeting Rooms

Mobile Apps

GET A PASS

Passport Services

Museum Passes

RESOURCES

Community Resources

Earn a High School Diploma

Learn to Read - Become a Student

English as a Second Language (ESL)

Archives

Citizenship

Genealogy & Local History

Small Business

Smart Investing

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LIBRARY CARD

You do need a library card to access all of these resources.

The next group of slides show how to get one.

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- eLibrary Card
- Full Access Library Card
- Student Card
- Educator Card
- Limited Library Card
- Replacement Card



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How to Get Access



Card Application Options

Full-Membership Library Card

- Call the Account Questions line to apply for a limited card over the phone. (408) 540-3945 Available Monday through Saturday, 10:00am to 6:00pm (excluding holidays).
- Limited cards can be used to place holds on and check out 3 items. When you arrive at the library to pick up your holds, you will receive your physical card.
- You will need to present a valid form of identification showing your picture, name, and proof of your current address (proof of a U.S. mailing address) when you pick up your card to convert it to a full-use card. (see: Acceptable Forms of Proof of Address and Acceptable Forms of Photo ID).
- A full-use card can be used to place up to 12 holds.
- See below for more information about card types.

Full-Membership Library Card

Available to residents of the United States

Requires a visit to one of the branches

And proof of a U.S. mailing address



Santa Clara Library

Sunnyvale

Campbell

East Palo Alto

Fremont

Hayward

Los Altos

Menlo Park

Morgan Hill

Palo Alto

San Jose

San Ramon

Woodland



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Questions or Comments?

FYI – A pdf of the slides will be available within a week at this URL:

<https://www.betterinvesting.org/chapters/silicon-valley>

Look in the **News and Articles** section

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