

## How to create your own iceberg to show the hidden costs of fines

---

Here are some factors to consider when creating an iceberg that works for your library system. We have noted the costs we considered for the infographic, but please do use what makes sense for your library system and situation.

### STAFF TIME

- Average frontline staff wage/hr X average length of fines transaction
- How many fines get collected in a given year?
- Does your staff have to count money?
- Does your staff have to print and mail overdue notices?
- Does your staff ever have to call customers about overdue fines?
- Does your staff ever need to take a couple of minutes after a particularly challenging transaction?
- What if staff need to escalate the situation to another staff member?
- What if this transaction needs to be escalated to a collection agency?
  - Note: We used \$25 as an average hourly wage for staff

### PRINT & MAIL OVERDUE NOTICES

- Cost of paper
- Cost of envelopes
- Cost of stamps
- Cost of staff time
  - Note: We used the following:
    - Cost of paper - \$0.01234 per sheet (grand & toy)
    - Cost of envelope - \$0.13598 per envelope (grand & toy)
    - Cost of stamp - \$1.21 for local & regular envelope

### MONEY

- Do you collect cash? Are there charges associated with banking for cash?
- Do you collect money via interac or credit card - what charges are associated with those methods?
  - Note: We used the following estimates:
    - Cost per interac transaction - 2.5%
    - Cost per credit card transaction - 1.5%

For more information about this infographic, please reach out to Sarah Roberts at OLA:  
[sroberts@accessola.com](mailto:sroberts@accessola.com)