

FREE

FINANCIAL LITERACY COURSE

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LIBRARY SERVICES



Credit Use and Debt Reduction

For many of us, the joys of the holiday season are tempered when we start receiving the credit card statements after. This program discusses strategies and techniques to manage credit spending and reduce debt in a systemic manner.

Presenter: *Scott Taylor, Family and Consumer Sciences Agent*



CLASS SESSIONS

- **Jan. 3rd: West Hernando Branch**
 - 6335 Blackbird Ave, Brooksville, FL
- **Jan. 10th: East Hernando Branch**
 - 6457 Windmere Rd, Brooksville, FL
- **Jan. 17th: Main Branch**
 - 238 Howell Ave, Brooksville, FL
- **Jan. 24th: Spring Hill Branch**
 - 9220 Spring Hill Dr, Spring Hill, FL

*ALL SESSIONS will be held from 2:00pm-3:00pm



FOR MORE INFO

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UnitedWayHernando.org/FMMM

UPCOMING CLASSES

FEBRUARY | MONEY MANAGEMENT MAKES SENSE

- **Feb. 7th: West Hernando Branch**
 - 6335 Blackbird Ave, Brooksville, FL
- **Feb. 14th: East Hernando Branch**
 - 6457 Windmere Rd, Brooksville, FL
- **Feb. 21st: Main Branch**
 - 238 Howell Ave, Brooksville, FL
- **Feb. 28th: Spring Hill Branch**
 - 9220 Spring Hill Dr, Spring Hill, FL

CLASS DESCRIPTION

This program examines the importance of being pro-active towards your money goals. We cover techniques and goals that make financial security as easy as possible. Setting the proper mindset, how to get started, and success tips along the way are discussed.

MARCH | GETTING READY FOR RETIREMENT

- **Mar. 6th: West Hernando Branch**
 - 6335 Blackbird Ave, Brooksville, FL
- **Mar. 13th: East Hernando Branch**
 - 6457 Windmere Rd, Brooksville, FL
- **Mar. 20th: Main Branch**
 - 238 Howell Ave, Brooksville, FL
- **Mar. 27th: Spring Hill Branch**
 - 9220 Spring Hill Dr, Spring Hill, FL

CLASS DESCRIPTION

Whether you are almost ready to retire, or still have many years left, this program provides tips and techniques on being prepared when the time comes. Retirement accounts, retirement income streams, and other topics are covered.

APRIL | IDENTITY THEFT

- **Apr. 3rd: West Hernando Branch**
 - 6335 Blackbird Ave, Brooksville, FL
- **Apr. 10th: East Hernando Branch**
 - 6457 Windmere Rd, Brooksville, FL
- **Apr. 17th: Main Branch**
 - 238 Howell Ave, Brooksville, FL
- **Apr. 24th: Spring Hill Branch**
 - 9220 Spring Hill Dr, Spring Hill, FL

CLASS DESCRIPTION

With the amount of personal information we provide online daily, identity theft is a real threat. This program discusses how to protect your personal information, common scams and threats, and what to do if your identity is compromised.



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