

# **FINANCIAL LITERACY COURSE**

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## **EFFECTIVE SPENDING PLANS**

Operating without some kind of plan is like driving a car without a steering wheel. The small sacrifice needed to establish a good spending plan is easier to handle while we the luxury of assets such as regular income and time are available. This program covers establishing short-term and long-term goals as a family, how to determine resources, and tips to establish a savings plan.

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



### **CLASS SESSIONS**

- **Sept. 4th: West Hernando Branch**
  - 6335 Blackbird Ave, Brooksville, FL
- **Sept. 11th: East Hernando Branch**
  - 6457 Windmere Rd, Brooksville, FL
- **Sept. 18th: Main Branch**
  - 238 Howell Ave, Brooksville, FL
- **Sept. 25th: Spring Hill Branch**
  - 9220 Spring Hill Dr, Spring Hill, FL

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

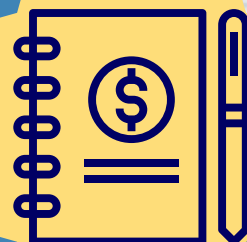
FOR MORE INFO  
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This Financial Stability initiative is in  
Proud Partnership with

United Way  
of Hernando



**UnitedWayHernando.org/FMMM**

# UPCOMING CLASSES

## OCTOBER | INSURANCE & ESTATE PLANNING

- **Oct. 2nd: West Hernando Branch**
  - 6335 Blackbird Ave, Brooksville, FL
- **Oct. 9th: East Hernando Branch**
  - 6457 Windmere Rd, Brooksville, FL
- **Oct. 16th: Main Branch**
  - 238 Howell Ave, Brooksville, FL
- **Oct. 23rd: Spring Hill Branch**
  - 9220 Spring Hill Dr, Spring Hill, FL

### CLASS DESCRIPTION

If you go to all the sacrifice to build up assets, make sure you have them properly protected. Insurance and proper estate planning are crucial elements of the financial management process. If you do not have a will, the STATE determines who gets your assets. This program covers the basic types of insurance and estate planning.

## NOVEMBER | CREDIT USE

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

### CLASS DESCRIPTION

This program discusses definitions of credit, good and bad impacts of credit use, how credit impacts areas such as employment, and strategies to reduce debt through a free program called Powerpay. Also covered are ways to correct errors on a credit report.

## DECEMBER | CALENDAR BASED BUDGETING

- **Dec. 4th: West Hernando Branch**
  - 6335 Blackbird Ave, Brooksville, FL
- **Dec. 11th: East Hernando Branch**
  - 6457 Windmere Rd, Brooksville, FL
- **Dec. 18th: Main Branch**
  - 238 Howell Ave, Brooksville, FL

### CLASS DESCRIPTION

Developing an effective spending plan is the key to a family's financial plan. This program provides a money management calendar and the techniques to track daily, monthly, and yearly spending to help see where money is being spent.

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