

FINANCIAL LITERACY COURSE

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FINANCIAL TIPS FOR DISASTER PREP

Disasters are a part of life. Whether it's a hurricane, tornado, or a terrorist attack, preparation is key to survival and reducing after-event hunts for critical documents. Let's face it, disasters happen. When they do, having your financial papers in order can save you money, time and anxiety in an already stressful situation.

Presenter: Scott Taylor, Family and Consumer Sciences Agent



CLASS SESSIONS

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

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

FOR MORE INFO
CONTACT **SCOTT TAYLOR**

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 **ScottETaylor@UFL.edu**



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This Financial Stability initiative is in
Proud Partnership with

United Way
of Hernando



UnitedWayHernando.org/FMMM

UPCOMING CLASSES

SEPTEMBER EFFECTIVE SPENDING PLANS

- **Sept. 4th: West Hernando Branch**
 - 6335 Blackbird Ave, Brooksville, FL
- **Sept. 7th: 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

CLASS DESCRIPTION

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.

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.

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