

FREE FINANCIAL LITERACY COURSE

BROUGHT TO YOU BY...



CREDIT USE

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.

Presenter: Scott Taylor, Family and Consumer Sciences Agent



CLASS SESSIONS

- **Nov. 5th: West Hernando Branch**
 - 6335 Blackbird Ave, Brooksville, FL
- **Nov. 12th: East Hernando Branch**
 - 6457 Windmere Rd, Brooksville, FL
- **Nov. 19th: Main Branch**
 - 238 Howell Ave, Brooksville, FL
- **Nov. 26th: 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**

+1 (352) 754-4433

✉ ScottETaylor@UFL.edu



Scan to Register!



This Financial Stability initiative is in
Proud Partnership with



UNITED WAY
Hernando



UnitedWayHernando.org/FMMM

UPCOMING CLASSES

DECEMBER | CALENDAR BASED BUDGETING

- Dec. 3rd: West Hernando Branch
 - 6335 Blackbird Ave, Brooksville, FL
- Dec. 10th: East Hernando Branch
 - 6457 Windmere Rd, Brooksville, FL
- Dec. 17th: 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.

JANUARY | CREDIT USE & DEBT REDUCTION

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

CLASS DESCRIPTION

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.

FEBRUARY | MONEY MANAGEMENT MAKES SENSE

- Feb. 4th: West Hernando Branch
 - 6335 Blackbird Ave, Brooksville, FL
- Feb. 11th: East Hernando Branch
 - 6457 Windmere Rd, Brooksville, FL
- Feb. 18th: Main Branch
 - 238 Howell Ave, Brooksville, FL
- Feb. 25th: 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.

FOR MORE INFO CONTACT SCOTT TAYLOR

+1 (352) 754-4433 ScottETaylor@UFL.edu



UnitedWayHernando.org/FMMM



Scan to Register!

This Financial Stability initiative is in
Proud Partnership with



UNITED WAY
Hernando