

FREE FINANCIAL LITERACY COURSE

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CALENDAR BASED BUDGETING

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.

Presenter: Scott Taylor, Family and Consumer Sciences Agent



CLASS SESSIONS

- **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

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

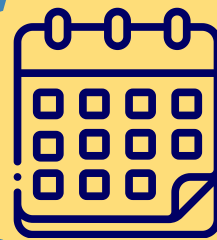
FOR MORE INFO
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UPCOMING CLASSES

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.

MARCH GETTING READY FOR RETIREMENT

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

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