

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

OCTOBER | INSURANCE AND ESTATE PLANNING

Need Help Planning Out The Plan?

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

Are You a Serial Swiper?

CLASS DESCRIPTION

- **Nov. 1st: West Hernando Branch**
 - 6335 Blackbird Ave, Brooksville, FL
- **Nov. 8th: East Hernando Branch**
 - 6457 Windmere Rd, Brooksville, FL
- **Nov. 15th: Main Branch**
 - 238 Howell Ave, Brooksville, FL

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 free program called PowerPay. Also covered are ways to correct errors on a credit report.

DECEMBER | CALENDAR BASED BUDGETING

*Class Dates & Branch Locations TBD**

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.

***ALL SESSIONS** for the months of October, November, and December will be held from 2:00pm-3:00pm

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