



# Maryland CASH Academy

Build Your Financial IQ. One Class at a Time.

[mdcashacademy.org](http://mdcashacademy.org)

April 2016

## In This Issue

[2016 Fin. Ed Awards](#)  
[Money Smart Week](#)  
[Get Your Taxes Done For Free!](#)  
[MyBudgetCoach](#)  
[VMC Position](#)  
[Baltimore Classes](#)  
[Baltimore City Classes](#)  
[Charles Classes](#)  
[Frederick Classes](#)  
[Montgomery Classes](#)  
[Prince George's Classes](#)  
[Washington Classes](#)

---

## What We're Reading

**Federal Trade Commission:**  
[FTC and States Wrap Up](#)  
[Largest Charity Enforcement](#)  
[Action Ever](#)

**Federal Trade Commission:**  
[Closing Time for Fake Debt](#)  
[Collector](#)

---

## Need Help with Your Finances?

Call the FREE Maryland Money Helpline!  
1-877-254-1097

The Helpline offers free, not-for-profit, financial counseling to all Maryland residents, regardless

## Third Annual Financial Education and Capability Awards Announced

The Financial Education and Capability Awards highlight financial education achievements of public school teachers, Community Champions and Outstanding Organizations. Check out the winners listed below:

- Elementary School Teacher Award: Casey Keenan, Innovator using new technologies in education, Frederick County School System
- Middle School Teacher Award: Ed Stack, Coordinator and implementer of Junior Achievement Finance Park Virtual program, Kent County Middle School
- High School Teacher Award: Maddy Halbach, PhD, NBCT, Applications and Research Laboratory, Academy of Finance Instructor for the Howard County Public School System
- Community Champion (Individual Educator): Madeleine Greene, Volunteer involved in financial empowerment, outreach and education for 25 years (Montgomery County)
- Outstanding Organization: Aberdeen Proving Ground Federal Credit Union, Educating members and the community on the benefits of personal thrift and responsible credit management (Harford County)

Click [here](#) to read the full press release!

of their income, debt, or financial status.

Certified financial counselors can assist you with:

- Budgeting
- Credit reports & credit scores
- Debt management
- Problems due to loss of income
- Delinquencies, creditors, or collection agencies

All calls go directly to **Guidewell Financial Solutions**. We would like to thank them for the assistance that they're providing!

---

### **Maryland CASH Campaign [www.mdcash.org](http://www.mdcash.org)**

The Maryland CASH (Creating Assets, Savings, and Hope) Campaign is a state-wide network of organizations that promote financial stability for working families. Our coalition includes Volunteer Income Tax Assistance (VITA) partners that provide free tax preparation services, promote access to high-quality financial services, and offer financial education and coaching.

---

Like us on **Facebook** 

Follow us on **twitter**

### **Money Smart Week is in April!**

Created by the Federal Reserve Bank of Chicago in 2002, Money Smart Week® is a public awareness campaign designed to help consumers better manage their personal finances. We are excited to partner with educators across Maryland to offer these fact based classes during this week. To see a list of the classes coming up in April, click [here](#).

### **Get Your Taxes Done For Free!**

The Maryland CASH Campaign supports multiple VITA sites around the state where you may be eligible to file your taxes for free! Click [here](#) to find a site near you and learn more about getting your taxes done at no cost!

### **Free Financial Coaching!**

The Maryland CASH Campaign is looking for people that are interested in working one on one with a financial coach. Set goals, create a spending plan and improve your financial knowledge with the MyBudgetCoach™ program today! Click [here](#) for more information on the program and how to apply!

### **Maryland CASH Campaign is Looking for a Volunteer Maryland Coordinator**

The Maryland CASH Campaign is looking for a new Volunteer Maryland Coordinator to come on board in May! For more information about the position please click [here](#).

### **Upcoming Classes (Baltimore County)**

[Money and Sense: Practical Steps](#)

### [Towards Achieving Financial Wellness](#)

*Monday, Apr. 25, 5:00 p.m. - 6:00 p.m.*  
Albert S. Cooke Library Towson University, 8000  
York Road Towson, MD 21252

### [Understanding Credit](#)

*Thursday, Apr. 28, 6:30 p.m. - 8:00 p.m.*  
Randallstown Library 8604 Liberty Road  
Randallstown, MD 21133

View additional classes in Baltimore [here](#).

## **Upcoming Classes (Baltimore City)**

### [At Risk of Losing Your Home to Tax Sale?](#)

*Saturday, Apr. 2, 9:00 a.m. - 3:00 p.m.*  
Baltimore Polytechnic Institute, 1400 W. Cold  
Spring Lane, Baltimore, MD 21209

### [Money Power Day 2016](#)

*Saturday, Apr. 2, 9:00 a.m. - 3:00 p.m.*  
Poly-Western High School 1400 West Cold Spring  
Lane Baltimore, MD 21209

### [At Risk of Losing Your Home to Tax Sale?](#)

*Wednesday, Apr. 6, 3:00 p.m. - 7:00 p.m.*  
Southeast Anchor Branch Library, 3601 Eastern  
Avenue, Baltimore, MD 21224

### [Baltimore CASH - Meet and Greet](#)

*Tuesday, Apr. 19, 6:00 p.m. - 7:00 p.m.*  
Enoch Pratt Free Library 400 Cathedral Street  
Baltimore, MD 21201

### [At Risk of Losing Your Home to Tax Sale?](#)

*Wednesday, Apr. 20, 1:30 p.m. - 5:30 p.m.*  
Zeta Center for Health and Active Aging, 4501  
Resisterstown Road, Baltimore, MD 21215

### [Thinking Money: The Psychology Behind Our Best and Worst Financial Decisions](#)

*Wednesday, Apr. 27, 5:30 p.m. - 8:30 p.m.*  
SMC Campus Center at the University of  
Maryland, Baltimore 621 West Lombard Street,  
Baltimore, MD 21201

View additional classes in Baltimore City [here](#).

## Upcoming Classes (Charles County)

### [Money Matters Event](#)

*Saturday, Apr. 30, 9:30 a.m. - 1:30 p.m.*

Waldorf West Branch Library, 10405 O'Donnell  
Place Waldorf, Maryland 20603

View additional classes in Charles [here](#).

## Upcoming Classes (Frederick County)

### [FCAA Home Buyers Education Workshop](#)

*Saturday, Apr. 16, 12:00 p.m. - 5:00 p.m.*

Prosperity Center at Bernard Brown Community  
Center, 629 N. Market Street, Frederick, MD  
21701

### [Growing Stronger Together \(A Class for Moms and Teenage Daughters\)](#)

*Saturday, Apr. 23, 9:30 a.m. - 2:30 p.m.*

Weinberg Apartments 222 Broadway St., Frederick

View additional classes in Frederick [here](#).

## Upcoming Classes (Montgomery County)

### [Super VITA Tax Day](#)

*Saturday, Apr. 2, 11:00 a.m. - 4:00 p.m.*

Activity Center at Bohrer Park 506 South Frederick  
Ave. Gaithersburg, MD 20877

### [Money Matters \(English and Spanish\)](#)

*Tuesday, Apr. 5, 6:00 p.m. - 8:00 p.m.*

Catholic Charities, 12247 Georgia Avenue, Silver

Spring, MD 20902

### **Smart Consumer- English/Spanish**

*Wednesday, Apr. 6, 10:00 a.m. - 11:00 a.m.*

610 East Diamond Avenue, Suite 100,  
Gaithersburg, MD 20877 (Training Room)

### **Spring Homebuying Workshop**

*Saturday, Apr. 23, 9:00 a.m. - 1:00 p.m.*

Northern Virginia Community College, Richard J.  
Ernest Community Cultural Center, 8333 Little  
River Turnpike - Forum Annandale, VA 22003

### **Money Matters**

*Tuesday, Apr. 26, 6:00 p.m.- 8:00 p.m.*

Catholic Charities, 12247 Georgia Avenue, Silver  
Spring, MD 20902

View additional classes in Montgomery [here](#).

## **Upcoming Classes**

### **(Prince George's County)**

#### **2016 Money Explosion: A Financial Fair**

*Saturday, Apr. 23, 10:00 a.m. - 3:00 p.m.*

Prince George's Community College, 301 Largo  
Rd. Largo, MD 20774

View additional classes in Prince George's [here](#).

## **Upcoming Classes**

### **(Washington County)**

#### **Daily Money Management**

**Wednesday, Apr. 6, 2:00 p.m.- 4:00 p.m.** &

**Wednesday, Apr. 6, 6:00 p.m - 8:00 p.m.**

Washington County Free Library Room #334, 100  
South Potomac Street Hagerstown, MD 21740

#### **Earn it, Plan it, Keep it**

**Wednesday, Apr. 20, 2:00 p.m.- 4:00 p.m.** &

**Wednesday, Apr. 20, 6:00 p.m - 8:00 p.m.**

Washington County Free Library Room #334, 100  
South Potomac Street Hagerstown, MD 21740

View additional classes in Washington [here.](#)