



# Maryland CASH Academy

Build Your Financial IQ. One Class at a Time.

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

March 2016

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## What We're Reading

### Consumer Action:

[Avoiding Scams in Our Communities](#)

### MSN Money:

[40 Mindless Ways You're Burning Through Your Paycheck](#)

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## 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 of their income, debt, or financial status.

## 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!

## Upcoming Classes (Baltimore County)

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!

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**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.

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### [Preparing for Tax Time](#)

*Tuesday, Mar. 29, 6:30 p.m. - 8:00 p.m.*

Randallstown Branch of the Balt. Co. Public Library, 8604 Liberty Rd, Randallstown, MD 21133

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

## Upcoming Classes (Baltimore City)

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

*Tuesday, Mar. 29, 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, Mar. 30, 10:00 a.m. - 2:00 p.m.*

Sandtown Winchester Senior Center, 1601 Baker Street, Baltimore, MD 21217

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

## Upcoming Classes (Frederick County)

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

*Saturday, Mar. 5, 9:30 a.m. - 2:30 p.m.*

Calvary United Methodist 131 W. 2nd St, Frederick

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

*Saturday, Mar. 19, 12:00 p.m. - 5:00 p.m.*

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

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

## Upcoming Classes (Howard County)

### **Know Before You Owe!**

*Wednesday, Mar. 2, 7:00 p.m. - 8:30 p.m.*  
George Howard Building 3430 Courthouse Dr,  
Ellicott City, MD 21043

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

## **Upcoming Classes (Montgomery County)**

### **All About Credit- English/Spanish**

*Wednesday, Mar. 2, 10:00 a.m. - 11:00 a.m.*  
610 East Diamond Avenue, Suite 100,  
Gaithersburg, MD 20877 (Training Room)

### **Are You Self-Employed?**

*Wednesday, Mar. 9, [2:00 p.m. - 4:00 p.m.](#) &  
[4:30 p.m. - 6:30 p.m.](#)*

Mid County Service Center Room 101, 2424  
Reedie Dr. Wheaton, MD 20902

### **Money Matters**

*Thursday, Mar. 15, 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 (Washington County)**

### **Daily Money Management**

*[Wednesday, Mar. 2, 2:00 p.m. - 4:00 p.m.](#) &  
[Wednesday, Mar. 2, 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, Mar. 9, 2:00 p.m. - 4:00 p.m.](#) &  
[Wednesday, Mar. 9, 6:00 p.m. - 8:00 p.m.](#)*

Washington County Free Library Room #334, 100

South Potomac Street Hagerstown, MD 21740

### **Pump Up Your Piggy Bank**

[Wednesday, Mar. 16, 2:00 p.m.- 4:00 p.m.](#) &

[Wednesday, Mar. 16, 6:00 p.m - 8:00 p.m.](#)

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

### **Taxes**

[Wednesday, Mar. 23, 2:00 p.m.- 4:00 p.m.](#) &

[Wednesday, Mar. 23, 6:00 p.m - 8:00 p.m.](#)

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

### **Do You Know Who Has an Eye on Your Money?**

[Wednesday, Mar. 30, 2:00 p.m.- 4:00 p.m.](#) &

[Wednesday, Mar. 30, 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.](#)