



# Maryland CASH Academy

Build Your Financial IQ. One Class at a Time.

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

July 2015

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## What We're Reading

**MSN Money:**

[5 Best and Worst Things to Buy Generic](#)

**Smart About Money:**

[10 Basic Steps](#)

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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.

Certified financial counselors can assist you with:

- Budgeting
- Credit reports & credit scores
- Debt management

## MD CASH News and Updates

### Scammers Using Robocalls to Prey on Consumers

If you own a phone, chances are that you've been on the receiving end of a robocall. Thanks to cheap Internet calling technology, shady marketers and outright scammers are inundating American consumers with billions of phone calls. Many, if not most, of these calls originate from overseas, though the recipient of a robocall may see a local telephone number on their Caller ID thanks to so-called "spoofing" technology. Read more [here](#) from Fraud.org to avoid being a victim of fraud!

### CFPB Wants to Know About Your Student Debt Stress

CFPB has heard that some student loan servicers (the company that sends you a bill each month) may be adding to the stress of the over 40 million Americans working to repay more than \$1.2 trillion in outstanding student loan debt. Your stories will help CFPB as they work to improve student loan servicing for borrowers and make it easier to tackle your student debt. Have you experienced student debt stress? Tell CFPB about it [here!](#)

### First Passport to Prosperity Participant to Reach Student Level

Everyone meet Eddie! Eddie who lives in Gaithersburg is the first [Passport to Prosperity](#) participant to reach the Student Level in the Passport Program. He attended financial education classes, obtained his credit report, wrote letters to creditors and even helped others sign up for the

- 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)**

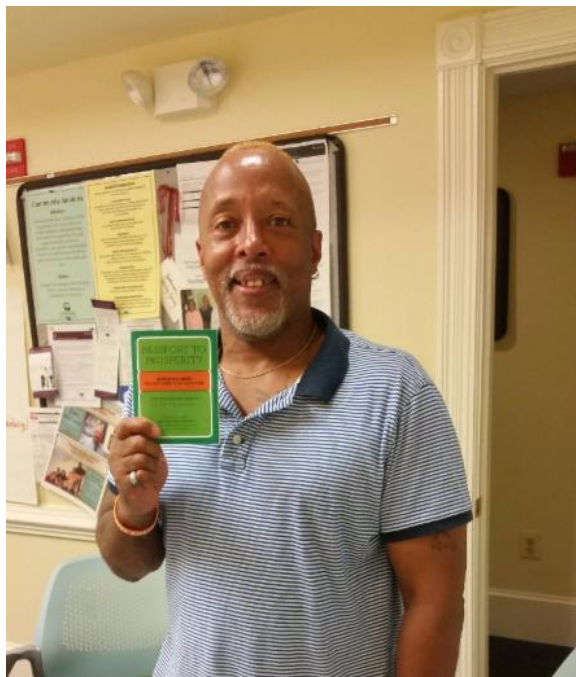
The Maryland CASH (Creating Assets, Savings, and Hope) Campaign is a state-wide network of organizations that promote financial stability for working families. Our coalition includes Volunteer Income Tax Assistance (VITA) partners that provide free tax preparation services, promote access to high-quality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

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Passport to Prosperity program. He's very excited about this program and hopes to eventually be a volunteer educator with the Maryland CASH Campaign, If you're interest in learning more about the Passport to Prosperity program and how you can earn points like Eddie click [here!](#)



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

#### **Identity Theft and Scams**

*Wednesday, July 15th, 12:00 PM - 1:30 PM*  
Armistead Gardens School #243 5001 E. Eager  
Street Baltimore, MD 21205

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

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

#### **Rock Your Credit Score**

*Monday, July 6th, 6:00 PM - 8:00 PM*

**[Vacation on a Dime: Vacation Dreams](#)**

*Wednesday, July 8th, 6:00 PM - 7:30 PM*  
Humanim, 1701 N. Gay Street, Baltimore, MD  
21213

**[Identity Theft and Scams](#)**

*Wednesday, July 15th, 12:00 PM - 1:30 PM*  
Armistead Gardens School #243 5001 E. Eager  
Street Baltimore, MD 21205

**[Learn How to Buy City-Owned Property:](#)**

**[Information Session](#)**

*Thursday, July 16th, 3:00 PM - 4:00 PM*  
417 East Fayette Street, 10th Floor, Baltimore,  
MD 21202

**[Vacation on a Dime: Vacation Dreams](#)**

*Wednesday, July 22nd, 6:00 PM - 7:30 PM*  
Humanim, 1701 N. Gay Street, Baltimore, MD  
21213

**[Learn How to Buy City-Owned Property:](#)**

**[Information Session](#)**

*Wednesday, July 22nd, 1:30 PM - 2:30 PM*  
417 East Fayette Street, 10th Floor, Baltimore,  
MD 21202

**[Learn How to Buy City-Owned Property:](#)**

**[Information Session](#)**

*Thursday, July 23rd, 1:30 PM - 2:30 PM*  
417 East Fayette Street, 10th Floor, Baltimore,  
MD 21202

**[Learn How to Buy City-Owned Property:](#)**

**[Information Session](#)**

*Wednesday, July 29th, 11:30 AM - 12:30 PM*  
417 East Fayette Street, 10th Floor, Baltimore,  
MD 21202

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

## Upcoming July Classes (Frederick County)

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

*Saturday, July 18th, 12:00 PM - 5:00 PM*  
Prosperity Center at Bernard Brown Community  
Center, 629 N. Market Street, Frederick, MD  
21701

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

## Upcoming July Classes (Montgomery County)

### [Money Matters- English/Spanish](#)

*Tuesday, July 7th, 6:00 PM - 8:00 PM*  
Catholic Charities, 12247 Georgia Avenue, Silver  
Spring, MD 20902

### [All About Credit- English/Spanish](#)

*Wednesday, July 8th, 10:00 AM - 11:00 AM*  
610 East Diamond Avenue, Suite 100,  
Gaithersburg, MD 20877 (Training Room)

### [Homebuyer Education Class](#)

*Saturday, July 11th, 10:00 AM - 4:00 PM*  
12320 Parklawn Drive Rockville, MD 20852

### [Money Matters- English/Spanish](#)

*Tuesday, July 21st, 6:00 PM - 8:00 PM*  
Catholic Charities, 12247 Georgia Avenue, Silver  
Spring, MD 20902

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

## Upcoming July Classes (Prince George's County)

**Plastic Surgery: Repair Your Credit &  
Start Fresh**

*Saturday, July 11th, 11:00 AM - 1:00 PM*  
Andrews Federal Credit Union Headquarters, 5711  
Allentown Road, Suitland, MD 20746

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