



Maryland CASH Academy

Build Your Financial IQ. One Class at a Time.

mdcashacademy.org

September 2015

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What We're Reading

Kiplinger:

[What To Do if Your Smart Phone is Stolen.](#)

[Back to School Money Tips for College Students](#)

Maryland Insurance

Administration:

[Guide to Homeowner and Renters Insurance](#)

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

MD CASH News and Updates

Be Prepared! September is National Preparedness Month

You are encouraged to take action this month and create a plan with your community and family to ensure you are prepared for an emergency whether its a flood, fire, hurricane, or any event that could displace you from your home. Check out the details of America's PrepareAthon [here!](#)

In the spirit of preparing your emergency plan, make sure you are also *financially* prepared for an emergency. This includes creating a household inventory, creating a place for emergency documents such as insurance and account information, and consider a safety deposit box along with a fire/ water proof safe. Check out these and other critical details that the FTC has provided when it comes to financial readiness [here!](#)

First-time student loan borrowers: **Sign up for your required financial literacy sessions now!**

Montgomery College is offering 90 minute classes this September for the first-time borrowers at Montgomery College and a limited number of other attendees. There are several dates and locations throughout the month to learn about general financial aid, loan information, and tips on managing your money. Find more information on how to sign up [here.](#)

Passport to Prosperity Chance to Win!

The Maryland CASH Campaign is bringing back the Passport to Prosperity incentive this fall! All Passport participants that earn 3 or more points in

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

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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the month of September will be entered to win a \$50 gift card to a movie theater, restaurant, or Toys R Us along with a one-hour session with a financial counselor. There will be a total of five winners. The deadline to submit your points is October 5. You can now use your phone to submit your points where ever you are! To find out more about the Passport Program please click [here](#).

Upcoming September Classes (Anne Arundel County)

[Investing Basics](#)

Tuesday, Sept. 29 7:00 p.m. - 8:45 p.m.

Crofton Community Library, 1681 Riedel Rd.,

Crofton, MD 21114

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

Upcoming September Classes (Baltimore City)

[Understanding Credit Scoring](#)

Tuesday, Sept 8, 6:00 p.m. - 7:30 p.m.

Central Library 400 Cathedral Street Baltimore, MD
21201

[Social Security Planning](#)

Tuesday, Sept 22, 6:00 p.m. - 7:30 p.m.

Central Library 400 Cathedral Street Baltimore, MD
21201

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

Upcoming September Classes (Carroll County)

Understanding Your Credit Report

Wednesday, [Sept. 9](#), 10:00 a.m. - 12:00 p.m. or
Wednesday [Sept. 23](#), 10:00 a.m.-12:00 p.m.
10 Distillery Dr. Suite G1, Westminster, MD 21158

Budgeting

Monday, [Sept. 14](#), 10:00 a.m.-12:00 p.m. or
Monday [Sept. 28](#), 10:00 a.m.-12:00 p.m.
10 Distillery Dr. Suite G1, Westminster, MD 21158

PNC's Foundations of Money

Management

Wednesday, Sept 16, 10:00 a.m. - 11:30 a.m.
10 Distillery Dr. Suite G1, Westminster, MD 21158

Money Club

Tuesday, Sept. 29, 2:00 p.m.- 3:00 p.m.
10 Distillery Dr. Suite G1, Westminster, MD 21158

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

Upcoming September Classes (Frederick County)

FCAA Home Buyers Education

Workshop

Saturday, Sept. 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 September Classes (Harford County)

Organization 101

Wednesday, [Sept. 16](#), 6:30 p.m. - 8:00 p.m.
655 Towne Center Dr. Joppa, MD 21085

Organization 101

Tuesday, [Sept. 22](#), 6:30 p.m.- 8:00 p.m.

21 Franklin Street Aberdeen, MD 21001

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

Upcoming September Classes (Howard County)

[Investing Basics](#)

Thursday, Sept. 24, 7:00 p.m. - 8:30 p.m.

Howard County Library, Miller Branch, 9421
Frederick Rd, Ellicott City, MD 21042

[Understanding Credit](#)

Monday, Sept. 29, 7:00 p.m. - 8:30 p.m.

Howard County Library, Savage Branch, 9525
Durness Ln, Laurel, MD 20723

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

Upcoming September Classes (Montgomery County)

[Money Matters- English/Spanish](#)

Tuesday, Sept 1, 6:00 p.m. - 8:00 p.m.

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

[Homebuyer Education Class](#)

Saturday, Sept 12, 10:00 a.m. - 4:00 p.m.

12320 Parklawn Drive Rockville, MD 20852

[Money Matters- English/Spanish](#)

Tuesday, Sept 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 September Classes (Prince George's County)

Start a Small Business or Side Hustle

Thursday, [Sept. 3](#), 6:00 p.m. - 8:00 p.m. or

Saturday, [Sept. 5](#), 9:00 a.m. - 11:00 p.m.

Unity EDC 5801 Allentown Road #308 Suitland,
MD 20746

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