



## Maryland CASH Academy

Build Your Financial IQ. One Class at a Time.  
[mdcashacademy.org](http://mdcashacademy.org)

January 2015

---

### Quick Hits

The Association for Financial Counseling and Planning Education (AFCPE®) has partnered with Solutions for Progress to launch [AFCPE Achieve](#), a new and innovative cloud-based service to provide Accredited Financial Counselors and their clients extra tools and information.

Corporation for Enterprise Development (CFED) is now serving as the [National Coordinating Entity](#) for the Volunteer Income Tax Assistance (VITA) field for the upcoming 2015 tax season, providing tools and training for providers of free tax preparation services.

Check out these [5 Smart Tax Breaks](#) you may not have been aware of.

Out of all the different types of debt, medical collections constitute the largest, at 52%. Medical debt negatively impacts one's credit report and here are some tips to help your clients keep [medical debt in check](#).

---

### Financial Education and Capability Awards Program

MD CASH Campaign, MD Council on Economic Education, and the Maryland State Department of Education are pleased to announce the 2nd Annual Financial Education and Capability Awards. This award highlights the dedication and success of public school teachers and community champions who teach financial education.

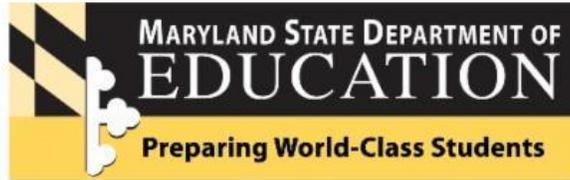
Each award winner will receive a certificate and \$1,000 in cash

! Thanks to our sponsors,  
OneMain Financial and The Woodside Foundation.

For more information, you can go to our [website](#). To fill out applications for an elementary, middle, or high school teacher or program, please [click here](#). For a community champion, click [here](#).

All applications are due by

February 20, 2015



The Woodside Foundation



## Maryland Financial Education and Capability Commission

The Commission was passed through legislation in the Maryland General Assembly during the 2012 regular session and signed by the Governor on May 22, 2012. The Commission is chaired by Senator Katherine Klausmeier and Delegate Dana Stein and is staffed by Maryland CASH Campaign. MD CASH is the first non-profit to ever staff a legislative commission in the state of Maryland. Click [here](#) to read the 2014 Commission Report to the General Assembly, which focused on issues related to decreasing student loan debt.

---

## New Case Studies Offer Insight into Effective EITC Advocacy

Over the last several years, advocates have worked hard to protect and expand current state Earned Income Tax Credits (EITCs) or to create new ones. Tax Credits for Working Families has released their latest series of case studies of recent EITC campaigns, which includes [Maryland](#) and Washington D.C., where legislators expanded the state EITC and the minimum wage. These case studies make it clear that the efforts and strategies of coalitions working together contributed to its success. They also published a [resource guide](#) to effective EITC advocacy.

## How Policy and Advocacy Can Strengthen Service Delivery

Webinar, Friday, January 9, 2-3 pm EST **(Featuring Maryland CASH)**

Do you want to impact the policies that shape the services you deliver? Wonder how to carve out time and resources for doing advocacy? Wondering about the limits for advocacy if you work for a nonprofit? Explore answers to these and other questions by joining our three-part webinar series covering:

- Basics of what it takes to do advocacy.
- Key resources for navigating legislative and administrative advocacy.
- Experiences of successful service providers engaging in advocacy.
- Tips & resources from national experts.

- Ways that you can make policy advocacy manageable and meaningful.

The first webinar in this series, Strengthening Service Delivery through Policy and Advocacy 101, on January 9 will cover why it's important for service providers to engage in advocacy, detail easy steps you can take to start advocating and highlight success advocacy efforts stemming from service providers. Click on this [link](#) to register for the webinar.

Speakers include Jennifer Brooks, CFED; Robin McKinney, Maryland CASH Campaign and Nayantara Mehta, Alliance for Justice.

## A Public Forum & Community Resource Fair

The Montgomery County Community Action Board will host a public forum and resource fair called [Raise Your Voice! Poverty in Montgomery County](#) on **January 28th, 2015 at 6 PM**. The forum will be held at the Activity Center at Bohrer Park (506 S. Frederick Ave) in Gaithersburg.

The forum will include small focus groups, who will talk about issues impacting the low-income community. Participants will have the opportunity to share their experiences and recommendations about issues including housing, transportation, jobs, and child care.

This event is free and open to the public. **Free food and child care** will be provided at this event. Please [register](#) online or by calling the Community Action Agency at (240)777-1697.

## CFPB wants to help you get ready for the 2015 tax season

The Consumer Finance Protection Bureau has created a set of [materials](#) for VITA (Volunteer Income Tax Assistance) sites and others to use, as they encourage people to build savings from their tax refunds. If your organization helps people prepare their taxes, you can download the following materials and use them this tax season:

- [Checklist](#) to send in advance to help taxpayers prepare for their tax appointment
- [Checklist](#) to hand out at the VITA site to help taxpayers have brought all their information with them
- [Worksheet](#) to help taxpayers decide how much to save
- [Handout](#) and [table tent](#) describing convenient ways to save from a tax refund
- [Web banner](#) and [share graphic](#) for posting on your organization's Web site and social media
- [Poster 1](#), [poster 2](#), and [small poster](#) encouraging taxpayers to consider saving

[Webinars](#) on **Jan.9th** (2:00-3:00pm EST) and **Jan.13th** (3:00-4:00pm EST) will supplement the use of these materials and help your volunteers and staff talk to taxpayers about savings.

---

## Money Smart Week, April 18-25, 2015



Please start thinking about some informative and engaging ways you can celebrate [Money Smart Week](#), April 18-25, 2015. Here are a list of some of the [popular programs](#) that took place last year and you are always welcome to reach out to the MD CASH team with questions and new ideas. We will be supporting our partners' activities for this week and helping to coordinate

a state-wide effort. Also, Practical Money Skills offers [free resources](#)- a wide array of lesson plans, online games, videos, calculators, and more.

## Feedback Welcomed

May 2015 bring you success, health, and happiness. We hope you enjoy this issue and encourage feedback, ideas, and contributions for future newsletters! Thank you.

*STAY CONNECTED*

