



Maryland CASH Academy

Build Your Financial IQ. One Class at a Time.

mdcashacademy.org

August 2015

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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 Targeting People Through Social Media

Millions of consumers use Instagram to look through their friends' vacation photos and post selfies. Unfortunately, scammers follow social media trends too and they've made Instagram another tool in their arsenal of tricks to try and defraud consumers. Protect yourself and read more [here](#).

Consumer Action's New Newsletter

SCAM GRAM is Consumer Action's new monthly email alerting you to the dirtiest players in the world of tech fraud, credit card scams, ID theft and general con-artistry. Don't be fooled by liars, cheaters and deceivers-wise up with SCAM GRAM! Check out the first issue [here](#)!

MyBudgetCoach Success Story

The Seton Center, one of MD CASH's partners in the MyBudgetCoach program, has seen yet another success story! Seton Center, Inc. is a sponsored ministry of the Daughters of Charity that serves poor and low-income families in northern Frederick County, located at 16840 South Seton Avenue, in Emmitsburg.

On July 16th, program member Greg Sterner received his certificate of graduation for his year of hard work, determination and perseverance to complete the MyBudgetCoach© program. With encouragement and gentle accountability from his Budget Coach Tom Sherald, Greg ran his first credit report, purchased a vehicle and kept up regular payments, opened his first savings

- 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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account and saved \$667.00, was promoted 3 times at his place of employment, began working on his GED, earned certificates in 7 areas from the National Fire Academy and the MD Fire Rescue Institute, all while meeting monthly with his Coach to track his expenses and income, and learning to budget and prioritize spending.

In addition to these tangible achievements, there are also intangible results from Greg's participation in this program. His confidence has soared since beginning this journey last July. He now has the secure knowledge he is able to accomplish anything. Greg told staff Relationship Manager Missy Miller, "I'm finally doing the things I've wanted to do all my life. Now I know I can do anything I set my mind to and it's never too late to start." Greg's next set of goals include completing his GED, becoming a professional fire fighter and saving enough to purchase a new truck.

If you're interested in pursuing financial coaching please learn more [here!](#)

Looking for Maryland Community Fellows

Recruitment for 2015-2016 applicants is now open for the Maryland Community Fellow Program, a partnership among the Maryland CASH Campaign, the Maryland Department of Housing and Community Development, and Community Action Agencies (CAAs). The Maryland Community Fellows Program began in 2009 as a way to increase the capacity of CAAs to offer free tax preparation and financial education as well as other asset building and human services to the communities they serve.

The fellowship is an 8-month program. Fellows receive training on free tax preparation, financial education, and a \$9,000 stipend. Placements are available in Montgomery County through the Department of Health & Human Services' VITA Partnership through its Community Action Agency. Placements may also still be available in Allegany, Carroll, Charles, Harford, and Wicomico counties and in the Baltimore City area. Candidates must be currently enrolled in a degree program as a graduate student; or an undergraduate junior or senior for at least one semester during the program year.

The deadline for submissions is **August 10**. To apply, please contact: Francesca

Upcoming August Classes (Baltimore City)

Retirement Planning & Protecting your Assets

Monday, August 3rd, 6:00 PM - 8:00 PM
Enoch Pratt Free Library, 3801 Erdman Ave.

Vacation on a Dime: Travel Spending Plan

Wednesday, August 5th, 6:00 PM - 7:30 PM
Humanim, 1701 N. Gay Street, Baltimore, MD
21213

Vacation on a Dime: Pump Up Your Piggy Bank

Wednesday, August 19th, 6:00 PM - 7:30 PM
Humanim, 1701 N. Gay Street, Baltimore, MD
21213

2015 Annual Convention- FINE WOMEN ACADEMY

Saturday, August 29th, 8:00 AM - 4:00 PM
Morgan State University, University Student
Center, 1700 E. Cold Spring Lane Baltimore, MD
21251

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

Upcoming August Classes (Frederick County)

Mastering Credit

Tuesday, August 11th, 5:00 PM - 6:00 PM
Prosperity Center at Bernard Brown Community
Center, 629 N. Market Street, Frederick, MD
21701

FCAA Home Buyers Education Workshop

Saturday, August 15th, 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 August Classes (Montgomery County)

Money Matters- English/Spanish

Tuesday, August 4th, 6:00 PM - 8:00 PM
Catholic Charities, 12247 Georgia Avenue, Silver
Spring, MD 20902

Smart Consumer - English/Spanish

Wednesday, August 5th, 10:00 AM - 11:00 AM
610 East Diamond Avenue, Suite 100,
Gaithersburg, MD 20877 (Training Room)

Homebuyer Education Class

Saturday, August 15th, 10:00 AM - 4:00 PM
12320 Parklawn Drive Rockville, MD 20852

Money Matters- English/Spanish

Tuesday, August 18th, 6:00 PM - 8:00 PM
Catholic Charities, 12247 Georgia Avenue, Silver
Spring, MD 20902

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

Upcoming August Classes (Prince George's County)

Pump Up Your Piggy Bank

Thursday, August 6th, 6:00 PM - 8:00 PM
Unity EDC 5801 Allentown Road #308 Suitland,
MD 20746

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