



Maryland CASH Academy

Build Your Financial IQ. One Class at a Time.

mdcashacademy.org

December 2015

In This Issue

[Passport to Prosperity](#)

[Lookout for Holiday Traps](#)

[Top 10 Holiday Tips](#)

[Shutting Down Debt Collectors](#)

[Frederick Classes](#)

[Montgomery Classes](#)

[Prince George's Classes](#)

[Online Classes](#)

What We're Reading

MSN Money:

[10 Defensive Shopping Tactics](#)

NEFE:

[Tips to Manage Spending This Holiday Season](#)

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

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 the month of December will be entered to win a \$50 gift card to a food related store, grocery store, restaurant etc. The gift card reinforces the concept of incorporating a food category into the monthly budget and checking it to ensure staying within the budgeted amount. There will be a total of five winners. To find out more about the Passport Program please click [here](#).

Be On The Lookout For The Most Popular Holiday Fraud Traps

'Tis the season for holiday cheer of all kinds. From lighting the menorah to trimming the tree to celebrating Kwanzaa, December is a time when friends and family gather to celebrate all the joys the season brings. Unfortunately, it's also a time of year when fraudsters roll out a cornucopia of time-tested scams to prey on consumers' holiday habits. [Read on](#) to learn about the season's most common scams so you can spot and avoid them thanks to [Fraud!Org](#).

The FTC's Top 10 Holiday Shopping Tips

Check out these great tips from the Federal Trade

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.

Like us on Facebook 

Follow us on 

Commission to save yourself some money this holiday season as well as shop wisely! Check out the full list [here](#).

The FTC Shuts Down Another Abusive Debt Collector

The Federal Trade Commission and the New York Attorney General are cracking down on abusive debt collectors. As part of this, "an operation doing business under several names, including National Check Registry, has agreed to settle charges that it allegedly used a slew of abusive and deceptive tactics to pressure people into making payments on questionable debts." In order to read the entire story, please click [here](#).

Upcoming Classes (Frederick County)

[FCAA Home Buyers Education Workshop](#)

Saturday, Dec. 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 (Montgomery County)

[Getting and Keeping Your Ride on the Road](#)

Wednesday Nov. 4, 10:00 a.m. - 11:00 a.m.

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

[Money Matters- English/Spanish](#)

Tuesday Dec. 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 (Prince George's County)

Estate Planning: Leaving Footprints

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

and

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

Unity EDC 5801 Allentown Road #308, Suitland,
MD 20746

Home of Your Own: Tired of Paying Someone Else's Mortgage?

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

and

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

Unity EDC 5801 Allentown Road #308, Suitland,
MD 20746

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

Upcoming Classes (Online)

[Yes! You're a Small Business: Helping Clients Understand the Tax Impact of Their Side Hustle](#)

Friday, Dec. 18, 2:00 p.m. - 3:00 p.m.

View additional classes online [here.](#)