



Maryland CASH Academy

Build Your Financial IQ. One Class at a Time.

mdcashacademy.org

January 2016

In This Issue

[Volunteer with Baltimore CASH](#)

[Top 10 Consumer Protection Posts](#)

[Facing Financial Emergencies](#)

[Anne Arundel Classes](#)

[Baltimore City Classes](#)

[Howard Classes](#)

[Montgomery Classes](#)

What We're Reading

MSN Money:

[10 New Year's Resolutions](#)

[That Will Save You](#)

[Thousands](#)

The Washington Post:

[Five tips to setting realistic, effective financial goals for 2016](#)

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.

Volunteer With Baltimore CASH!

Because of valuable credits for working families, tax time is often the biggest paychecks Baltimore CASH clients see all year. Join their Volunteer Tax Team as a Tax Volunteer or Financial Resource Volunteer to help them make the most of it! Every year, 200+ Baltimore CASH volunteers prepare taxes for over 9,000 Baltimore households and this year we need your help this tax season to help families build financial security. There are many ways to get involved and training and support are provided every step of the way. (For more information on all of their volunteer opportunities, visit their [website](#))

Top 10 Consumer Protection Blog Posts of 2015

The Federal Trade Commission has compiled a great list of the top ten blog posts regarding consumer protection from over the last year. Don't miss out on any of these great posts! Click [here](#) for the list.

Families Facing Financial Emergencies

The PEW Charitable Trusts has put together a brief that explores financial shocks and their relation to emergency savings and the impact they have on families financial lives. To read more about their findings you can check out the brief [here](#).

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.

Like us on Facebook 

Follow us on [twitter](#)

Upcoming Classes (Anne Arundel County)

[Preparing For Tax Time](#)

Tuesday, Jan. 12, 4:00 p.m. - 5:30 p.m.

Crofton Branch of the Anne Arundel Co. Public Library, 1681 Riedel Rd, Crofton, MD 21114

[Preparing For Tax Time](#)

Saturday, Jan. 30, 11:00 a.m. - 12:30 p.m.

Anne Arundel County Public Library - Odenton Regional Library, 1325 Annapolis Rd. Odenton, MD 21113

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

Upcoming Classes (Baltimore City)

[Baltimore CASH - Meet and Greet](#)

Tuesday, Jan. 19, 6:00 p.m. - 7:00 p.m.

Enoch Pratt Free Library 400 Cathedral Street
Baltimore, MD 21201

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

Upcoming Classes (Howard County)

[Preparing For Tax Time](#)

Thursday, Jan. 28, 7:00 p.m. - 8:30 p.m.

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

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

Upcoming Classes

(Montgomery County)

[Are You Self Employed?](#)

Tuesday, Jan. 5, 6:30 p.m. - 8:30 p.m.

Takoma-East Silver Spring (TESS) Center 8513
Piney Branch Rd. Silver Spring, MD 20901

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