



University of Maryland Extension Adult Financial Literacy Workshops offered by Priscilla Graves, Extension Agent, Family and Consumer Sciences Financial Literacy Educator

When your Income is not Enough - Become familiar with a variety of ways to talk with family members on how to handle stress and financial difficulties, identify strategies to plan a family money meeting, list strategies to cut expenses, analyze your spending, understand how to use a bill calendar, and create a spending plan.

Setting Goals – Create a plan to fulfill your dreams by learning how to set, adjust, and reach your short-term and long-term goals.

Paying Bills – Understand where your money is going and learn how to reduce expenses and pay bills more efficiently.

Getting through the Month – Understand your cash flow by looking at how money flows into and out of your household.

Debt Getting in the Way? Get a handle on it – See a full picture of all your debt payments, figure out when you will pay off your debts with you current repayment plan, remember when all your debt payments are due, and understand how much money you may be able to put towards paying down debt faster.

Want credit to work for you? – Get free copies of your credit reports, decide when to request your free credit reports, and figure out what to do once you receive your reports.

Behind on bills? Start with one step – Get a total picture of your income and financial resources, remember when all your funds are coming in, and think about how to plan your expenses to avoid gaps in your ability to pay.

Building your savings? Start with small goals – Identify what matters to you, commit yourself to making positive life changes, and brainstorm a plan to help you achieve your goal.

Series of financial management workshops: Low-income or economically vulnerable audiences

- Money services – Think about which money services you use for financial needs, become aware of places and tools people use, identify what you want to learn about different money services, and compare and contrast different types of money services to determine which option is best for you
- Who am I with money? – Become more comfortable talking about money, explore values, understand how to manage your money, and become aware of spending choices to help facilitate change

- Tracking expenses and creating a spending plan – Understand that tracking spending by memory is ineffective, identify ways to decrease spending and increase income, become familiar with a variety of ways/tools to track spending, select a method for tracking expenses, make a commitment to track expenses, and practice creating a spending
- You are in control of your credit – List advantages and disadvantages of using credit, know how to establish a credit history, know how to check your credit report for free, and understand the components of a credit score and how to manage/improve scores
- What's in your credit report? – Know how to request your credit report for free, understand how to read a credit report, obtain skills on how to contact credit reporting agencies if there are errors on your credit report, steps to improve your credit history, and monitor how financial choices affect credit scores

TRAIN THE TRAINER

Your Money, Your Goals Toolkit – Targeted to agencies that work with low-income or economically vulnerable people. It will help you help the people you serve become financially empowered. This toolkit is comprehensive and brings together information, tools, and links to other resources you can use to help people build skills in managing money, credit, debt, and financial products. This training is designed for anyone who serves people living with low incomes through non-profit, community-based, or private sector organizations or work in a government agency dedicated to helping the public. The modules of this toolkit teach you about important financial topics and provide tools so you can put this information into practice with the people you help every day.

If you would like to schedule a series of workshops or attend a train-the-trainer workshop, contact Priscilla Graves, Family and Consumer Sciences Agent, Financial Literacy Educator. University of Maryland Extension Calvert, 30 Duke Street, Room 103, Prince Frederick, MD 20678 (Mailing address: P. O. Box 486, Prince Frederick, MD 20678). Call 410-535-3662 or email pgraves@umd.edu for additional information.