Hillsborough County Extension provides comprehensive, unbiased education to residents of Hillsborough County. Information is available through classes, webinars, publications, one-on-one mentoring, and online tutorials. Educational materials and trainings can be developed or adapted to meet your group’s needs. Classes can be provided at your location.

### Developing a Financial Plan
- Needs, goals, and priorities
- Assessing your financial situation
- Tracking financial progress
- Planning to achieve financial goals
- Monitoring the plan

### Cash Flow Management
- Prioritizing debts & expenses
- Stretching your dollars
- Tracking cash flow
- Communicating with family members

### Credit Scores
- Analyzing your credit report
- Factors that influence your credit score
- Steps to increasing credit scores

### Automobile Buying
- Estimating costs
- Buying new or used
- Car leasing
- Car loans
- Automobile insurance

### Estate Planning
- Organizing financial records
- Providing for dependents
- Transferring assets
- Communicating healthcare wishes

### One-on-One Financial Guidance
One-on-one financial mentoring to help develop and maintain a spending/saving plan, manage debt, and save for future goals.

### Using Credit Wisely
- Evaluating credit offers
- Avoiding high interest charges
- Credit cards
- Predatory lenders
- Identity theft

### Debt Management
- Evaluating debt levels
- Setting priorities
- Reducing expenses
- Contacting creditors
- Debt management options
- Power Pay debt analysis

### Savings and Investing for Future Goals
- Choosing saving and investment options to match your goals
- Risk and returns
- Working with financial professionals
- Retirement planning

### Using Financial Institutions
- Choosing and maintaining accounts
- Avoiding fees
- Tracking and keeping records
- Establishing a good history

### Understanding Your Money Personality
- The role emotions play in money decisions
- The effect of attitudes and habits on money management behaviors
- Understanding external influences
- Strategies for adopting habits that enable financial stability