

Personal Finance Topics Hillsborough County Extension

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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.

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