



April 20, 2016

FOR IMMEDIATE RELEASE

Money Smart Week Programs Teach Financial Literacy @ Your Library

(PANAMA CITY, FL) – Money Smart Week is coming up, and the Bay County Public Library is partnering with United Way of Northwest Florida and the Dollar Smart Coalition of Northwest Florida to offer a series of free educational programs at the library to help you with your finances.

Monday, April 25 at 2 p.m.

Tools for Caregiving: Stopping the Financial Abuse of Seniors

Presenters: Nycole McKissack, Trustmark Bank
Member of the Panama City Beach Police Department

We will discuss ways seniors can protect themselves against predators; highlight the do's and don'ts on sharing assets with family and caregivers; and discuss how to protect your identity and how to use local resources, including your local bank and law enforcement agencies.

Tuesday, April 26 @ 6 p.m.

Control Your Money – Don't Let It Control You

Presenters: Brenda Helms and Naomi Sharp, Catholic Charities

We will discuss how to determine your fixed and flexible expenses; decide if an expense is necessary; track and analyze your spending; and determine what expenses you can cut.

Wednesday, April 27 @ 6 p.m.

Understanding and Improving Your Credit Score

Presenters: Brenda Parker, Hancock Bank
Carol Jones, United Way

We will discuss how things affect your credit score; the difference between a soft hit and a hard hit on your credit score; how applying for a loan affects your credit score; and how to rebuild your credit.

Thursday, April 28 @ 6 p.m.
Building Your Financial Future for Teens

Presenters: Justin Barnes, Panhandle Educators Federal Credit Union
J. C. Schwab, Boys & Girls Club

We will provide financial information for teens and young adults whether they're entering the workforce or going to college. Learn general budgeting (which is necessary even if you are a college student and don't have a job), and learn about the real costs of student loans.

In addition, fourth graders from Merriam Cherry Street Elementary School will attend *Money 101* at the library on April 29th in order to gain a general understanding of money. This program will be presented by Hollee Hansen, Carol Jones, and Gina Littleton of United Way.

Money Smart Week is April 23-30, 2016. It was created by the Federal Reserve Bank of Chicago in 2002 as a public awareness campaign designed to help consumers better manage their personal finances.

The Bay County Public Library is located at 898 West 11th Street in Panama City. For more information, please call the library at 522-2100 or visit www.nwrls.com.

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