

Personal Financial Management Education
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Cooperative Extension provides comprehensive researched-based education to all residents of Hillsborough County. Our educational programs enable individuals and families to increase their financial stability. Information is available through group presentations, newsletters, publications, and web sites. Presentation topics are listed below.

Developing a Financial Plan

- Tracking financial progress.
- Financial goals.
- Develop a spending/saving plan.
- Strategies for tracking expenses.

Managing in Tough Times

- Developing a spending plan.
- Stretching your dollars.
- Communicating with family members.
- Prioritizing debts & expenses.

Credit Scores

- Credit reports.
- Factors that influence your credit score.
- Steps to increasing credit scores.

Using Financial Institutions

- Checking accounts.
- Saving accounts.
- Managing your accounts.
- Debit cards.

Automobile Buying

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

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.

A Basic Overview of Savings and Investment Options (very basic info)

- Choosing savings and investment options to match your goals.
- Planning for retirement.
- Risk and returns.
- Avoiding fraud.
- Working with financial professionals.

Small Steps to Health & Wealth

- Establishing realistic nutrition, exercise, and financial goals.
- Behavior strategies to achieve goals.