

LENAWEE UNITED WAY

LIVE UNITED 

Money Smart Week, April 21 – 28, 2012 by Diane Bach, Community Action Agency
April 23, 2012

Money Smart Week started as a coordinated effort of the Federal Reserve Bank of Chicago and a diverse group of more than 40 Chicago-area organizations working together to promote personal financial literacy. This month, Money Smart Week is celebrating the 10th anniversary!
Money Smart Week has grown beyond Chicago with successful campaigns taking place in Illinois, Indiana, Iowa, Wisconsin and Michigan. The focus is broad and continues to expand.

Typically, community groups, financial institutions, government agencies, educational organizations and financial experts collaborate to provide information to help consumers learn to better manage their personal finances. You can learn more by visiting www.moneysmartweek.org.

In Lenawee County, there are many resources available to help consumers manage their personal finances. Here are just a few:

- Several financial institutions provide financial education through the area schools. Have you asked your children or grandchildren about what financial education information they are learning in school?
- 211 can help consumers identify resources to meet your specific needs. Call 211 and talk to a referral specialist.
- Community Action Agency (CAA) offers classes and personal counseling on topics ranging from budgeting basics, credit counseling, homebuyer education and foreclosure counseling to a complete approach to self-sufficiency. Check out some of the options at www.caajlh.org or call 517/263-7861 or 1-800/438-1845 for more information on how you can reach your financial goals.
- Credit Unions offer a unique program to build your savings called “Save To Win!”. The program includes fun by providing small monthly prizes for participants as well as a large grand prize. It’s better than playing the lottery– you don’t lose! Check it out at www.savetowin.org!
- Libraries have a wealth of unbiased business resources and financial information. Visit your local library to see what you are missing!
- Michigan State University – Extension offers workshops on a variety of financial topics. Call 734/222-3943 for details. MSU-Extension also provides information on-line at www.mimoneyhealth.org
- Need a copy of your credit report? Go to www.annualcreditreport.com for a free copy.
- VITA – Volunteer Income Tax Assistance – provides free tax preparation services. Volunteers are trained and must pass tests for IRS certification. Any household with an annual income of \$50,000 or less is eligible. Services are available year-round. Volunteers are able to do Federal, State and City (if applicable) returns submitting them electronically (e-filing) and have the refund direct deposited. Call CAA at 517/263-7861 or 1-800/438-1845 for more information or to schedule an appointment.

Take advantage of Money Smart Week 2012 to see what resources are available locally to help you to better manage your personal finances – we can always learn something new.