

February 2009

Okaloosa
You Can Build Wealth **Saves**



Build Wealth, Not Debt

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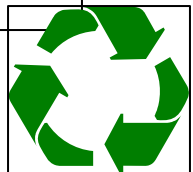
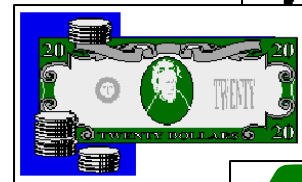
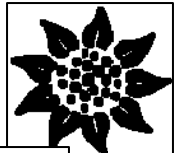
<http://okaloosasaves.org>

Eco-Nomic Living Expo February 21st NW Florida State College-Niceville

Join us for the Eco-Nomic Living Expo Feb. 21st at Northwest Florida State College in Niceville!! This event will kick off our celebration of America Saves Week and will feature exhibits, speakers, seminars, and prizes (including MONEY!). There will be special activities just for children ages 5-12. Come enjoy a fun day for FREE with lots of information and opportunities to learn more about managing money and "green living." Save some green by going green.

Schedule:

- 9:00 a.m. Exhibits Open
- 10:00 Welcome and introductions
- 10:20 Keynote Speaker: Danny Lipford
- 11:00-12:00 Seminars, exhibits
Children activities
Seminar topics include: Managing in Tough Times, Solve the Credit Report Puzzle, Geothermal Energy, Alternative Fuels, True Cost of a Lawn
- 12:00-1:00 Lunch (concessions offered by NWFSC Student Associations), exhibits
- 12:00 Key Speaker: Deborah Owens
- 1:00-2:00 Seminars, exhibits
More great seminars
Children activities



Door prizes and money given away throughout the event!!

Bring your friends and neighbors!

Okaloosa Saves is part of America Saves and is coordinated by the University of Florida/IFAS Extension-Okaloosa County

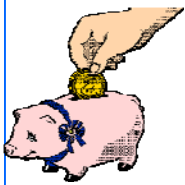
Additional funding provided by: America Saves, Beach Community Bank, Eglin Federal Credit Union, First City Bank, First National Bank of Crestview, Emerald Coast Foundation, Okaloosa Teacher's Credit Union, Premier Community Bank and Vanguard

OKALOOSA SAVES EVENTS:

CASH FOR YOUR BASH

Was your organization in the drawing for \$500 this past November to help fund a staff party?? In an effort to provide financial workshops and encourage people to become Okaloosa Savers; that is by making a personal commitment to save money or reduce debt, Okaloosa Saves kicked off this event in August of 2008 and drew its winner in November- just in time for the holiday parties! Auburn Water System was the 2008 *Cash for Your Bash* winner. This company had 25 people, which included friends and family, sign up as Okaloosa Savers and offered staff the opportunity to attend a financial education workshop.

Piggy Bank Beauty Pageant



The 3rd annual contest finals will be held during the EcoNomic Living Expo. Groups and organizations that would like to participate should contact Evita Garcia at 862-0111 ext. 1316 or email her at egarcia@eglinfcu.org or get information at <http://okaloosasaves.org>. Winners in the Okaloosa Saves Contest will each receive a \$100 Savings Bond, donated by NEW Customer Services Companies, Inc.

Teach Children to Save—Look for information coming soon for the 5th annual program offered by Okaloosa Saves. Last year, 289 children participated and deposited \$39,379.84 into savings accounts. Each deposit makes that child eligible to enter and qualify to win a \$100 savings bonds to be given away in August 2009. This year's program will be held April 24th through July 31st.



Check the website, <http://okaloosasaves.org> for further information.

What is the **Earned Income Tax Credit?**

This tax credit was developed in 1975 to help low income working families manage the burden of taxes. Since then it has grown into an important tax credit for many families across the US. Some specifics of this credit include:

Earn it.
Keep it.
Save it.

The EITC has no effect on any welfare benefits you may be receiving.
You do not have to have children to qualify.
Eligibility or amount of credit will depend on the types and amount of income from that tax year, as well as any adjustments to your income.

EITC is refundable; meaning that if your tax credit is greater than the amount of taxes you owe you will be refunded the difference.

To see if you qualify for the Earned Income Tax Credit please go to <http://irs.gov>.

**Eco-Nomic Living Expo-February 21st
NW Florida State College-Niceville**

Congratulations on being an Okaloosa Saves/America Saver

There will be new features added to the website soon that will allow you to keep your information updated. This will insure you won't miss an *American Saver* newsletter or information from Okaloosa Saves.

For additional information on Okaloosa Saves, visit <http://okaloosasaves.org> or call 689-5850 or 797-4902.



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