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www.thehomeownershipcenter.org

Dear Customer:

In these troubled economic times, Financial Literacy is increasingly important. As a customer receiving our credit and mortgage counseling services, one requirement for receiving our services is that you attend our Financial Literacy Class.

Included in this packet you will find:

- Class Description
- Course Schedule
- Class Registration Form

Financial Literacy is an eight-hour course. Tuition for the Financial Literacy Class is waived.

Please fill out the enclosed registration form and return to: The HomeOwnership Center, 1611 Genesee St., Utica, NY 13501. Your registration form must be received no later than the day before the first class. If you have any questions, please feel free to call our office at (315) 724-4197.

We look forward to assisting you in understanding and achieving Financial Literacy.

Sincerely,

A handwritten signature in blue ink that reads 'Julie Jalowiec'.

Julie Jalowiec
HomeOwnership Coordinator

Post Purchase Education and Workshops

Class Description:

The HomeOwnership Center offers an eight-hour Financial Literacy education program. As a member of NeighborWorks® Network, The HomeOwnership Center has certified educators to present comprehensive information on financial fitness and home maintenance issues.

The class consists of 8 hours of interactive classroom learning. The course is designed to educate consumers in matters of money management, which includes basic budgeting and understanding how to use credit wisely. It is also designed to review the home purchase process and update consumers on all of the changes in the banking and real estate worlds. The class is designed to help consumers with:

- Short-term and long-term financial goals
- Developing new skills to manage finances wisely
- Understanding the financial system
- Maximizing income, savings and assets
- Protecting your home and your finances

In order to complete the Financial Literacy Class, you will take 8 hours of class time that includes:

- **Money Management**
- **Understanding Your Credit**
- **Getting a Loan**
- **Purchase Process and Real Estate Contracts**
- **Keeping your Home and Managing your Finances**
- **Overview of The HomeOwnership Center's Housing Rehab Programs**

In addition to the classes, we also offer Post-Purchase Workshops. Workshops are typically held once a month on various topics concerning managing finances, home repairs, credit and identity theft and more. Contact the HomeOwnership Center to learn more.

Past workshops have included the following topics:

- Insurance - What do I need and why do I need it?
- Home Maintenance - Fix it Before it gets worse!
- Your Home - Home Safety and Energy Efficiency

FINANCIAL LITERACY CLASS REGISTRATION FORM

NAME(S): _____

ADDRESS: _____

PHONE:

NUMBER OF PEOPLE ATTENDING: _____

CLASS

DATE(S): _____

- ❖ **Cost: Free!**
- ❖ **Cancellation Policy:** It is requested that you notify The HomeOwnership Center at least 24 hours in advance so we can plan on expected attendance.
- ❖ **Certification:** At completion of the class and workshop dates, you will receive a certification for the course, which qualifies you for many of the post-purchase products offered by The HomeOwnership Center.