



NeighborWorks®
HomeOwnership Center
Dedicated to the
Revitalization and Growth of Neighborhoods

1611 Genesee Street
Utica, NY 13501
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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,

Julie Howarth
Financial Literacy Coordinator

UNHS NeighborWorks®
HomeOwnership Center
1611 Genesee St.
Utica, NY 13501
(315) 724-4197

Financial Literacy 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.

The Financial Literacy 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 Financial Literacy, 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

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 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.

2010 Financial Literacy Education Schedule

Financial Literacy (FL) Class is 8 hours. For your convenience, The HomeOwnership Center™ offers weekday classes (two consecutive weeks of Tuesday/Wednesday) and weekend classes (one Saturday). Class locations vary. Call 724-4197 for further information or to register for either a weekday class or weekend class.

Month	Tuesday and Wednesday Dates (5-7 P.M.) *2 weeks consecutively	Saturday Dates (9 A.M. - 5 P.M.) 45 min. lunch break on your own (note: lunch will not be provided)
January		January 9th
February	February 2, 3, 9 & 10	February 13th
March		March 6th
April	April 6, 7, 13 & 14	April 10th
May		May 8th
June	June 1, 2, 8 and 9	
July	July 13, 14, 20 and 21	
August	August 3, 4, 10 and 11	
September	September 14, 15, 21, & 22	September 18th
October		October 2nd
November	November 2, 3, 9 and 10	November 6th
December		December 4th

Class dates and times are subject to change. Seating is limited. If the class is full you will be asked to register for another class date.