

Start Now November is the Last Month of Classes for 2016 Don't Wait for Next Year * Register Now: <u>www.genesishousing.org</u>

FREE CLASSES

Understanding Credit

Monday, November 7, 2016 (7:00 - 9:00 PM)

- Learn about Credit Scores & What Impacts Your Score.
- Debunk Common Credit Scoring Myths.
- Find Out What Really Works To Improve Your Credit Score.

Money Management

Monday, **November 14, 2016** (7:00 - 9:00 PM)

- Setting Up a Working Budget "It's more than just the bills."
- How Current Spending Impacts Future Financial Options.
- Prioritizing Spending in Tough Economic Times.





Home Buying Basics

Monday, November 21, 2016 (7:00 - 9:00 PM)

- Understand the Home Buying Process -What Lenders Require, Types of Mortgages, Selecting Good Lenders and Realtors, Agreements of Sale, Inspections, and More.
- Learn about Grant and Loan Programs for Homebuyers.



* FREE CLASSES* FREE CREDIT REPORTS * FREE INDIVIDUAL COUNSELING AFTER ATTENDING CLASS

