

**PAY YOURSELF FIRST**

**BUDGET TO CREATE SAVINGS**

**BUILD ASSETS**

**REDUCE DEBT**

**IMPROVE CREDIT SCORE**

**WORK WITH FINANCIAL INSTITUTIONS**

**USE CONSUMER PROTECTIONS**

**PREPARE FOR A MORTGAGE**

**GET READY TO PURCHASE A HOUSE**

**INVEST FOR THE FUTURE**

**This class is free. Child care & food provided.**

DAYS	DATES	TIMES
Tuesdays & Thursdays	January 2 - January 25	6:00 pm - 8:00 pm
Saturdays	February 3 - February 24	9:00 am - 1:00 pm
Tuesdays & Thursdays	March 6 - March 29	5:00 pm - 7:00 pm
Saturdays	April 7 - April 28	9:00 am - 1:00 pm
NO CLASS	May	NO CLASS
Saturdays	June 2 - June 23	9:00 am - 1:00 pm
Tuesdays & Thursdays	July 3 - July 26	5:00 pm - 7:00 pm
Saturdays	August 4 - August 25	9:00 am - 1:00 pm
Tuesdays & Thursdays	September 4 - September 27	5:00 pm - 7:00 pm
Saturdays	October 6 - October 27	9:00 am - 1:00 pm
Tuesdays & Thursdays	November 1- November 20	5:30 pm - 8:00 pm
Saturdays	December 1 - December 15	9:00 am - 2:00 pm

*Class graduates get a one-on-one credit/housing counseling appointment and are provided a credit report with scores - a \$15 value.*

PRACTICAL FINANCIAL FITNESS CERTIFIED HOMEBUYER EDUCATION

**Class size is limited.**

Call or e-mail NOW to register.

**218.726.1665**

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