



# FINANCIAL FOUNDATIONS

Class Schedule

2020

## Strength. Stability. Self-reliance.

You have the power to create a brighter financial future for your family. Habitat for Humanity of the Mississippi Gulf Coast offers free financial education classes on a variety of topics, and one-on-one coaching to help with individual action plans designed to help clients meet their personal financial goals.

### Financial Foundations...

is a personal finance education and coaching program that uses a variety of group education and individual coaching methods to help participants create a brighter financial future for themselves and their families.

#### Group Education

offers group courses on a variety of personal finance topics designed to offer participants the basic information and encouragement needed to reach their personal goals.

#### One-on-One Coaching

also offers free one-on-one coaching to help participants work towards individual goals. Our program specialist will work with each participant as they craft their action plan and offer support and guidance each step of the way.

#### Cost, Registration, and Location

All classes are currently offered free of charge. All courses are free to the public but registration is required. Please call or email to register. Classes with no registrants will be canceled. All courses are held at the Habitat for Humanity office located at 2214 34th Street Gulfport, MS 39501.

## Attention

### Employers, Churches & Community Groups:

We can bring many of our available courses to your group! Call today to find out how. Evening hours and weekends available.



## Course Offerings:

- Financial Foundations
- Financial Recovery
- The Credit Game: How to Play and Win
- Homeownership 101
- The Benefits of Banking
- Power Hour: Spending Planning 101
- Young Adult Curriculum for ages 15-25

REGISTER TODAY ! Call (228) 678-9100 or email [chunt@hfhmgc.org](mailto:chunt@hfhmgc.org)

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NMLSR 267248



## **Power Hour: Spending Planning 101**

Spending Planning 101 is an interactive one hour course designed to encourage participants to take control of their money by examining their motivations, habits, and attitudes surrounding their personal finances. The purpose of the course is to assist participants in identifying and setting SMART personal financial goals, developing realistic spending plans, and choosing the tracking methods to best suit their family's lifestyle. The course is fun, interactive, and informative. Participants should bring or have access to a bank statement or spending trends for at least 30 days as well as a list of income and recurring expenses.

**Tuesday 9/15/2020**

**11:00 a.m. (HFHMGC office)**

**3:00 p.m. (virtual)**

**Wednesday 11/18/2020**

**11:00 a.m. (virtual)**

**3:00 p.m. (HFHMGC office)**

## **The Credit Game: How to Play & Win**

Designed for anyone who would like to better understand the many ways their credit score can affect their future and learn strategies to take control of that future today, this course reviews the four main components that impact credit, what creditors look for making credit decisions, finding and correcting errors on a credit report, and strategies to improve credit.

**Tuesday 11/10/2020**

**11:00 a.m. (HFHMGC office)**

**3:00 p.m. (virtual)**

## **The Benefits of Banking**

A great course for those with little experience using banks; this course introduces the basics of opening and maintaining checking and savings accounts. The course addresses the hidden traps of check cashing and payday loans as well as introducing participants to the wide range of free websites available to help better manage their finances in order to reach goals.

**Available upon request.**



# Financial Recovery

Designed to bring hope to families struggling to recover from a financial setback, this course will equip participants with proactive, practical strategies for getting back on their feet. The objective is to help participants visualize a brighter future and realize that their current financial difficulties don't have to be permanent.

**Wednesday 9/23/2020**

**11:00 a.m. (virtual)**

**3:00 p.m. (HFHMGC office)**



# Financial Foundations

Designed as an interactive course that addresses attendee's emotional relationship with money and calls them to take immediate action to improve their financial futures. The course will highlight the importance of building savings, developing a spending plan, and reducing debt. Attendees will have access to free one on one coaching for encouragement and support in applying each of the foundations.

**Tuesday 10/13/2020**

**11:00 a.m. (HFHMGC office)**

**3:00 p.m. (virtual)**

# Homeownership 101

Homeownership can be a very rewarding yet stressful experience. This course is specifically designed for those who feel they are ready to take the leap! It will provide information needed to avoid the many pitfalls of first-time homebuyers and outline the initial steps in the beginning of your homeownership journey. This course will also dispel those pesky homeownership myths, and help potential buyers understand the pros and cons of ownership. If you've recently been bitten by the homeownership bug this is the first of many classes to help you prepare for a lifetime of sustainable homeownership!

**Wednesday 10/21/2020**

**11:00 a.m. (virtual)**

**3:00 p.m. (HFHMGC office)**



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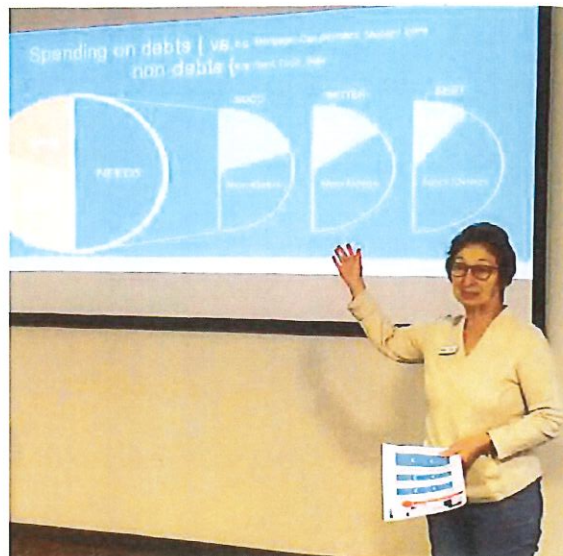
# A Complete Financial Education Curriculum for ages 15-25



For those who want to take full control of their financial future, we have a curriculum designed specifically for the young, fabulous, and fiscally responsible! All courses can be taught to a group in any setting. These courses can be taken together or separately. Call (228) 678-9100 or email [chunt@hfhmgc.org](mailto:chunt@hfhmgc.org) to schedule courses for your young adult group!

## Bank on it and Check it out!

Banking services can be quite confusing and overwhelming. This course is designed to help navigate the maze of banking options, products and services available. It addresses how to open a bank account, balance and reconcile a check register, and provides tips on how to match bank products to lifestyles and needs. The course also covers how to protect yourself from identity theft.



## Borrowing Basics

Borrowing basics is designed to define credit and explain its importance. It also discusses the appropriate use of credit. The course will cover how to identify what form of credit best suits your needs and explains rent-to-own purchases and refund anticipation services. An excellent course for someone who is new to banking and credit use.

## Pay Yourself First!

A great course designed for those branching out on their own financially who aren't sure where or how to start saving! This course reviews the dangers of not tracking your spending and provides tips and tools on savings and investment products designed to help you maximize and reap the full benefit of paying yourself first.

## College, Cars and Credit Cards

The College, Cars and Credit Cards course is designed to help young adults and parents navigate the financial road into adulthood. The purpose of this course is to make sure young adults and their families are equipped with the knowledge necessary to secure a bright financial future. Anyone who is looking to become more financially informed when thinking about paying for college, purchasing their first car, and utilizing credit cards would benefit from the information found in this course!