



Financial Foundations

with Habitat

You have the **POWER** to create a *brighter* future.

Financial Foundations is a personal finance coaching and education program designed to offer participants the resources and support they need to live a life free of financial worry. Through an array of workshops, seminars and one-on-one strategy sessions with our Program Specialists, participants will gain the skills and confidence they need to tackle their most pressing financial challenges.

All classes and coaching are open to the public and are offered free of charge; however, registration is required 24 hours before the class. Currently, our classes are offered virtually. Participants will be supplied a link after [registration](#).



UPCOMING CLASSES

Power Hour: Spending Planning 101

This 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.

SEPTEMBER 22, 2022

NOVEMBER 8, 2022

The Credit Game: How to Play & Win

This course is 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. The course reviews the four main components that impact credit decisions, finding and correcting errors on a credit report, and strategies to improve credit.

SEPTEMBER 29, 2022

Financial Foundations

This course is 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.

OCTOBER 11, 2022

Financial Recovery

This course is designed to bring hope to families struggling to recover from a financial setback. It 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.

OCTOBER 27, 2022

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 class will help you prepare for a lifetime of sustainable homeownership!

NOVEMBER 17, 2022

Tips to *improve* financial health

a message from our Program Specialist



Alena Jones,
Program Specialist

Financial difficulties are a common cause of stress, and stigma around debt can mean that people struggle to ask for help and can become isolated. The impact on people's mental health can be particularly severe if they resort to cutting back on essentials, such as heating and eating, or if creditors are aggressive or insensitive when collecting debts.

Financial difficulty drastically reduces recovery rates for common mental health conditions. People with depression and problem debt are 4.2 times more likely to still have depression 18 months later, compared to people without financial difficulty.

“Mental health and money problems are often intricately linked. One problem can feed off the other, creating a vicious cycle of growing financial problems and worsening mental health that is hard to escape.”

Here are some common links between money and mental health:

- Tackling debt can lead to better sleep and fewer headaches.
- Increasing financial literacy can help protect cognitive function.
- Building emergency savings can lead to lower blood sugar.
- Giving back can support heart health.


In order to improve your physical financial being, you should consider:

- Building your emergency fund
- Creating a budget based on your priorities
- Paying down debt and raising your credit score
- Investing for the future you want
- Handling your housing expenses
- Signing up for a FREE financial education class with Habitat MGC

(Source: Money and Mental Health Policy Institute. 2019.)

Click here to register for an upcoming class!

[REGISTER NOW >](#)

DONATE today to help us continue to provide financial education to the community for FREE! 



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