



2010 HOMEBUYER EDUCATION & FINANCIAL LITERACY CLASS SCHEDULE

Pathways Home: A Native Homeownership Guide was developed to teach the process and benefits of purchasing a home and the responsibilities of owning a home. This class covers many subjects regarding homeownership, such as the following:

- ◆ budgeting
- ◆ land issues
- ◆ wills
- ◆ maintenance and much more
- ◆ credit reports
- ◆ loan process
- ◆ insurance
- ◆ how to improve credit
- ◆ calculating affordability
- ◆ major decision in buying a home

Building Native Communities (Financial Literacy) was developed to teach community members to gain control of their financial future. This class covers the following:

- ◆ Building a healthy economy
- ◆ Developing a spending plan
- ◆ Developing a savings plan
- ◆ working with checking & savings accounts
- ◆ understanding credit and credit reports

Post Purchase(New): was developed to educate new or current homeowners on issues and facts that come up after you've purchased your home, such as:

- ◆ Rehab & maintenance
- ◆ Pitfalls to refinancing
- ◆ Insurance, Taxes
- ◆ Foreclosures
- ◆ Various other topics and possible guest presenters on different issues.
- ◆ Weatherizing your home
- ◆ Land issues
- ◆ Inspecting your home
- ◆ Wills

Each set of dates is one complete class.

<u>DATES:</u>	<u>DAYS:</u>	<u>TIME:</u>	<u>PLACE:</u>	<u>CLASS:</u>
Jan. 26-28	T-TH	5:00-8:00pm	Lapwai	Financial Literacy
March 16-18	T-TH	5:00-9:00pm	Lapwai	Homebuyer Ed.
April 13-15	T-TH	5:00-8:00pm	Lapwai	Financial Literacy
April 27-29	T-TH	5:00-9:00pm	Kamiah	Homebuyer Ed.
June 10	TH	10:00am-3:00pm	Lapwai	HOME FAIR
June 22-24	T-TH	5:00-9:00pm	Lapwai	Homebuyer Ed.
July 20-22	T-TH	5:00-8:00pm	Orofino	Financial Literacy
August 17-19	T-TH	5:00-8:00pm	Kamiah	Financial Literacy.
Sept. 13-15	M-W	5:00-9:00pm	Orofino	Homebuyer Ed.
October 12-13	T-W	5:00-8:00pm	Lapwai	Post Purchase
Nov.30, Dec.1-2	T-Th	5:00-9:00pm	Lapwai	Homebuyer Ed.

* Certificates will be issued to those participants who have attended 100% of the class. Those who do not complete the class must retake the class on another date.

* Please call 843-2229 or 1-888-334-5167 to reserve a seat with Roxanne Axtell.

*RSVP is important to scheduling enough materials and food for the class.

* Please arrange for your own childcare.

* Door Prizes available to those who complete the class.

