

# HOMEBUYER EDUCATION & FINANCIAL LITERACY 2009 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

DATES	DAYS	TIME	PLACE	CLASS
Jan. 27-29	T-Th	5p-8p	Lapwai	Financial Literacy
March 17-19	T-Th	5p-9p	Lapwai	Homebuyer Education
April 14-15	T-W	5p-8p	Lapwai	Post Purchase
April 28-30	T-Th	5p-9p	Kamiah	Homebuyer Education
June 10	W	10a-3p	Lapwai	HOME FAIR
June 23-25	T-Th	5p-9p	Lapwai	Homebuyer Education
July 21-23	T-Th	5p-8p	Orofino	Financial Literacy
August 18-20	T-Th	5p-8p	Kamiah	Financial Literacy
September 14-16	M-W	5p-9p	Orofino	Homebuyer Education
October 13-14	T-W	5p-8p	Lapwai	Post Purchase
December 1-3	T-Th	5p-9p	Lapwai	Homebuyer Education

Each set of dates is one complete class. Select one of set (Homebuyer Education, Post Purchase, or Financial Literacy) if you wish to attend each class.

\*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 (208)843-2229 or 1-888-334-5176 to reserve a seat with Roxanne Axtell.

\*RSVP is important for scheduling purposes (i.e. class materials and food) for the class.

\* Please arrange for your own childcare.

*Sonya Samuels & Travis Wilkerson are the Homebuyer Educators for the NPTHA. Please feel free to give them a call if you have any questions. They can be reached at (208)843-2229.*

