



# 2015 HOME BUYER EDUCATION & MONEY BASICS CLASS SCHEDULE

## Pathways Home: A Native Homeownership Guide

This class 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, including: how to improve credit, calculating affordability, land issues, major decision in buying a home, and the loan process.



## Building Native Communities (Money Basics)

This is a Great basic Financial Education Class. You will learn the basics of understanding budgets, spending plans, the benefits of a savings account, credit reports, checking and savings accounts. You will also qualify for a free tri-merge credit report from the NPTHA for completing the class.

## Misc. Classes All 5 pm-7 pm **NEW**

DATES:	DAYS:	TIME:	PLACE:	CLASS:
January 26 February 2 & February 9 March 10-12	3 Consecutive Mondays TUES - THURS	5:00—9:00 pm	Lapwai	Homebuyer Education
April 7-9	TUES -- THURS	5:00—8:00 pm	Lapwai	Money Basics
April 28– April 30	TUES -- THURS	5:00—9:00 pm	Kamiah	Homebuyer Education
<b>June 4</b>	<b>THURS</b>	<b>10:00 a—3:00 pm</b>	<b>Lapwai</b>	<b>Home Fair</b>
June 23-25	TUES -- THURS	5:00—9:00 pm	Lapwai	Homebuyer Education
July 28-30	TUES -- THURS	5:00—8:00 pm	Lapwai	Money Basics
August 4 August 11 & August 18	3 Consecutive Tuesdays	5:00—9:00 pm	Lapwai	Homebuyer Education
September 15	TUES	5:00—7:00 pm	Lapwai	Planning for the Holidays Budgeting & Savings Tips.
September 29	TUES	5:00—7:00 pm	Lapwai	Credit Building & Repair
October 13	TUES	5:00—7:00 pm	Lapwai	Maximizing your Taxes & Home Maintenance
October 27	TUES	5:00—7:00 pm	Lapwai	Insurance & Wills
November 3	TUES	5:00—7:00 pm	Lapwai	What you need to qualify for a mortgage
December 1-3	TUES -- THURS	5:00—9:00 pm	Lapwai	Homebuyer Education

Please call  
843-2229 or  
1-888-334-5167  
Or e-mail  
sonyas@  
nezperce.org  
to reserve a  
seat with Sonya  
Samuels-Allen

\* Other great classes offered through out the year.

\* Certificates will be issued to those participants who have attended 100% of the multiple day classes.

Each set of dates is one complete class  
\* RSVP is important to scheduling enough materials and food for the class  
\* Please arrange for your own child care.

