



# 2021 HBE and FINANCIAL EDUCATION CLASS SCHEDULE

## Homebuyer Education (HBE)

Learn the process and benefits to purchasing a home as well as the responsibilities of owning & maintenance. Various subjects covered are: importance of budgeting and savings, improving credit, calculating affordability, tribal land issues, program/loan options, the steps of loan & construction process, tips to home improvements and upkeep after purchasing.

## Money Basics

Get a fresh start and take control of your money. Learn the basics and benefits of checking and savings accounts, credit and improving your credit report, as well as understanding loan rates, terms and fees, predatory lenders and how we all can help our local economy. Get motivated to track, assess, and save money.

## Financial Skills for Teens & Young Adults curriculum.

Grow from simply understanding how money works and how to spend it, to honing important life skills like budgeting, developing a spending plan, savings, paying bills, building a nest egg, paying for an education, buying a home, and investing.

DATES:	DAYS:	TIME:	PLACE:	CLASS:
Jan 26 - 28	TUES - THURS	5:00 - 9:00 pm	Lapwai	Homebuyer Education
Feb 1 - 2	MON & TUES	9:00 a - 4:00 pm 9:00 a - 1:00pm	Lapwai	Money Basics
Feb 22 - 24	MON - WED	3:00 - 7:00 pm	Kamiah	Homebuyer Education
March 16 - 18	TUES - THURS	5:00 - 9:00 pm	Lapwai	Homebuyer Education
April 6 - 8	TUES - THURS	5:00 - 8:00 pm	Lapwai	Financial Skills for Teens & Young Adults
April 27 - 28	TUES - WED	3:00 - 8:00 pm	Kamiah	Money Basics
<b>June 3</b>	<b>THURS</b>	<b>10:00 a - 3:00 pm</b>	<b>Lapwai</b>	<b>Home Fair</b>
June 7 & 8	MON & TUES	9:00 a - 3:00 pm 9:00 a - 1:00pm	Lapwai	Financial Skills for Teens & Young Adults
June 14	MON	9:00 a - 1:00 pm	Kamiah	Youth Money Basics 3rd - 8th Grade
June 15	TUES	9:00 a - 1:00 pm	Orofino	Youth Money Basics 3rd - 8th Grade
June 16	WED	9:00 a - 1:00 pm	Lapwai	Youth Money Basics 3rd - 8th Grade
July 20 - 22	TUES - THURS	5:00 - 9:00 pm	Lapwai	Homebuyer Education
Aug 17 - 19	TUES - THURS	5:00 - 8:00 pm	Lapwai	Money Basics
Sept 13 - 15	MON - WED	5:00 - 9:00 pm	Lapwai	Homebuyer Education
Oct 11 & 13	MON & WED	3:00 - 8:00 pm	Kamiah	Financial Skills for Teens & Young Adults
Oct 26 - 28	TUES - THURS	5:00 - 9:00 pm	Lapwai	Homebuyer Education
Nov 30 - Dec 2	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

*Education is key to preparation and future success in attaining your goals.*

**DOOR PRIZES & FOOD AVAILABLE**

Each set of dates is one complete class

\* Classes subject to change or cancelled due to health and safety concerns

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

\* RSVP one week prior due to limited seating

\* Please arrange for your own child care.

