



# 2022 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 (Ages 16-25)

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 11-13	TUES - THURS	5:00 - 9:00 pm	Lapwai	Homebuyer Education
Feb 7-8	MON & TUES	9:00 a - 4:00 pm 9:00 a - 1:00pm	Lapwai	Money Basics
Feb 28- March 1	MON & TUES	1:00 - 7:00 pm	Kamiah	Homebuyer Education
March 15-17	TUES - THURS	5:00 - 9:00 pm	Lapwai	Homebuyer Education
April 19-21	TUES - THURS	5:00 - 8:00 pm	Kamiah	Money Basics
June 2	THURS	10:00 a - 3:00 pm	Lapwai	Home Fair
June 13	MON	9:00 a - 1:00 pm	Kamiah	Youth Money Basics 3rd - 8th Grade
June 14	TUES	9:00 a - 1:00 pm	Orofino	Youth Money Basics 3rd - 8th Grade
June 15	WED	9:00 a - 1:00 pm	Lapwai	Youth Money Basics 3rd - 8th Grade
June 27-28	MON & TUES	9:00 a - 3:00 pm	Lapwai	Financial Skills for Teens & Young Adults
July 19-21	TUES - THURS	5:00 - 9:00 pm	Lapwai	Homebuyer Education
Aug 16-18	TUES - THURS	5:00 - 8:00 pm	Lapwai	Money Basics
Sept 12-14	MON - WED	5:00 - 9:00 pm	Lapwai	Homebuyer Education
Oct 18-20	TUES - THURS	5:00 - 9:00 pm	Lapwai	Homebuyer Education
Nov 29 - Dec 1	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 prepara-  
tion and fu-  
ture success  
in attaining  
your goals.**



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.

