

## **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:
Please call	Feb 7-9	TUES- THURS	1:00 – 5:00 pm	Lapwai	Homebuyer Education
843-2229 or	Feb 27-28	MON & TUES	1:00 p - 7:00 pm 1:00 p - 5:00pm	Lapwai	Money Basics
1-888-334-5167	March 14-16	TUES - THURS	3:00 - 7:00 pm	Kamiah	Homebuyer Education
Or e-mail	April 25- 27	TUES - THURS	4:00 - 7:00 pm	Kamiah	Money Basics
sonyas@	Turne Q	minibe	10.00 - 2.00	T	Home Fair
nezperce.org	June 8	THURS	10:00 a - 3:00 pm	Lapwai	nome r all
to reserve a seat	June 20	TUES	1:00 pm- 4:00 pm	Kamiah	Youth Money Basics 3rd - 8th Grade
with Sonya Samuels-Allen	June 21	WED	1:00 pm- 4:00 pm	Orofino	Youth Money Basics 3rd - 8th Grade
Education is	June 22	THURS	1:00 pm- 4:00 pm	Lapwai	Youth Money Basics 3rd - 8th Grade
key to prepa- ration and fu-	July 11-13	TUES- THURS	5:00 pm - 9:00 pm	Lapwai	Financial Skills for Teens & Young Adults
ture success	July 25-27	TUES - THURS	5:00 - 9:00 pm	Lapwai	Homebuyer Education
in attaining your goals.	Aug 15-17	TUES - THURS	5:00 - 8:00 pm	Lapwai	Money Basics
	Sept 11-13	MON - WED	5:00 - 9:00 pm	Lapwai	Homebuyer Education
	Oct 24-26	TUES - THURS	5:00 - 9:00 pm	Lapwai	Homebuyer Education
	Dec 5—7	TUES - THURS	5:00 - 9:00 pm	Lapwai	Homebuyer Education

DOOR PRIZES 8 FOOD AVAILABLE AVAILABLE

- \* Classes subject i 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.

## Each set of dates is one complete class

\* RSVP one week prior \* Please arrange for your due to limited own child care.

