



# 2026 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. 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

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

Learn important life skills that will last a lifetime. Skills that address; budgeting, spending plans, savings, paying bills, paying for an education, car deals, scams, invest large sums of money and importance of good credit.

## Post Purchase Class (New)

Homeowners needing to do rehab improvements, maintenance, how to avoid foreclosure and is it wise to re-finance or modify budget and savings. What programs are available and how to find a good contractor.

**\*\*\* NO CHILDCARE AVAILABLE SO PLEASE PICK DATES WHEN YOU CAN MAKE ARRANGEMENTS**

DATES:	DAYS:	TIME:	PLACE:	CLASS:
Jan 27-29	TUES-THURS	5:00 – 9:00 pm	Lapwai	Homebuyer Education
Feb 17,24 & 25th	TUES-WED	5:00 - 8:00pm	Lapwai	Money Basics
March 3-5	TUES-THURS	3:00 - 7:00pm	Kamiah	Homebuyer Education
April 21,28 & 29th	TUES-WED	4:00 - 7:00 pm	Kamiah	Money Basics
May 5	TUES	5:00 - 7:00pm	Lapwai	Post Purchase Class
<b>June 4</b>	<b>THURS</b>	<b>10:00 a - 3:00 pm</b>	<b>Lapwai</b>	<b>Home Fair</b>
July 14-16	TUES- THURS	5:00 pm - 8:30 pm	Lapwai	Financial Skills for Teens & Young Adults
July 28-30	TUES - THURS	5:00 - 9:00 pm	Lapwai	Homebuyer Education
Aug 4,11 & 12th	TUES - WED	5:00 - 8:00 pm	Lapwai	Money Basics
Sept 15-17	TUES - THURS	5:00 - 9:00 pm	Lapwai	Homebuyer Education
Oct 13-15	TUES- THURS	5:00 - 9:00 pm	Kamiah	Homebuyer Education
Nov 4	WED	5:00 - 7:00pm	Lapwai	Post Purchase Class
Dec 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

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

**DOOR PRIZES & FOOD AVAILABLE**

\* RSVP one week prior due to limited seating & materials

\* Certificates given at full completion of HBE or MB Classes.

\* Classes subject to change or cancelled for various reasons.

Each set of dates is one complete class

