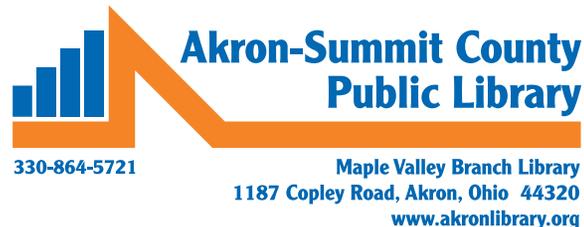


Reach for the Stars

Financial Empowerment Workshop Series



Wednesdays, March 2-June 1 (except March 23, 30 and May 18)

NID Housing Counseling Agency
(a HUD-approved organization) will present an
information-packed series, of financial literacy.



In this series you will gain knowledge on how to:

- Take Control of Your Finances
- Start Your Own Business
- Buy a Home
- Repair Your Credit
- Save Your Home from Foreclosure
- Receive 2nd Chance Banking



How to Avoid Foreclosure

March 2, 9, 16

Struggling to make your mortgage payments? Are you behind on your payments? Are you currently in foreclosure? Owe more on your home than it's worth? If you have answered yes to any one of these questions, this workshop is designed for you. Taught by Foreclosure Intervention Specialists and Counselors, this workshop will provide valuable information to help you.

Explains and outlines all options available to you if you want to keep your home and the following topics:

- Understanding Ohio Law regarding foreclosure and the foreclosure process.
- What steps to take - tips on working with your lender.
- Understanding who owns your loan.
- Understanding what “underwater” means and why it is important.
- What options you have if you cannot afford to keep your home.
- Understand what resources are available to help you.



Credit Repair for Maximum Results Part 1 & 2

(a two part workshop series) April 20, 27, May 25, June 1

This workshop will enlighten you and surely empower you to make better credit choices and to understand your consumer rights. Valuable tools will be provided during the session to help you get your credit on track, understand your credit scores and aid you in interacting with debt collectors, collections, and the “how to’s to repair your credit.” Also, discover how to secure loans for a home, small business or college and how to ask for the money you need to accomplish your goals. Learn how to use needed tools and resources to clean up your credit and aid you in better using credit; also how to address student loan debt.



Money Matters - Making Your Money Work For You

May 4

This fun-filled and energizing workshop will help you better address your needs and wants financially. Don't you think you need to learn how to work your money harder? Why not? It's your money. Make a plan on how you use it to meet your expenses. A budget lets you control your money instead of your money controlling you. Get the help you need to set goals for your future and to establish a realistic plan on how you spend YOUR MONEY! This workshop is taught by Certified Educators of Personal Finance.



Homeownership Fundamentals: Are You Ready to Be A Homeowner

May 11

This workshop will provide you with all the information to make the right decision as to owning a home. Housing is a primary commodity that we cannot do without. There is no economic recovery without a housing recovery. The real estate market is full of opportunities for you. Build your assets through homeownership!

The workshops are taught by Certified Homeownership Counselors.

Come to this two part workshop to learn how to become mortgage ready and owning your home. Information will be provided on down payment assistance programs through the State of Ohio Housing Finance Agency and other opportunities. Learn about the FHA Back to Work program for those that want to buy but lost their homes through foreclosure due to an economic loss in the past 2 years.