

# Get *SMART* about your money!

Neighborhood Housing Services offers classes to help you take control of your finances.

## Homebuyer Education

This six-hour class is taught monthly, split over two evenings. No selling, no pressure, no tests – just valuable, **unbiased** information for the first-time homebuyer presented in a casual, small-group setting. \$25 per household. Topics include:

- Assessing readiness
- Budgeting and saving
- Credit
- Loan products
- Home inspection
- The loan application process
- The closing
- Home maintenance and financial management

**Online Homebuyer Education** is also available; contact us for more info.

## Financial Capability Class

A series of **FREE**, one-hour classes designed to help you better manage your financial resources. Attend one or all! Classes are taught twice every week. Contact us to register.

Topics are:

- Money Management and Developing a Spending Plan
- Credit, Savings, and Consumer Protection
- Debt Reduction and Student Loan Debt
- Banking Basics, Insurance, and Fair Housing

**NEW!**

## Renter Education

A **FREE**, two-part class covering all aspects of smart renting. Give yourself an advantage in this competitive rental market! Classes are taught two Tuesdays each month, 4-6pm. Topics include:

- Money management
- How your credit comes into play
- Fair housing laws
- The application process
- Understanding the lease
- The security deposit
- Repairs and maintenance, and more!

Visit [www.grandhaven.org/housingservices](http://www.grandhaven.org/housingservices) to see our complete Education Workshop Schedule.

Alternate times can be arranged for some classes. Contact us for more information!



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[www.grandhaven.org/housingservices](http://www.grandhaven.org/housingservices)