

2024 Financial Foundations Classes

January

Jan 8: Financial Foundations

Jan. 18: Intro to Habitat

February

Feb 12: Power Hour: Spending Planning 101

Feb 29: Goal Setting

March

Mar 11: Homeownership 101

Mar 28: Zero-Sum Budget

April

Apr 8: Financial Recovery

Apr 25: Home Maintenance

August

Aug 12: Homeownership 101

Aug 29: Zero-Sum Budget

July

Jul 8: Power Hour: Spending Planning 101

Jul 25: Goal Setting

June

Jun 10: Financial Foundations

Jun 27: Intro to Habitat

May

May 13: The Credit Game: How to Play & Win

May 30: What affects credit scores?

October

Oct 14: The Credit Game: How to Play & Win

September

Sept 9: Financial Recovery

Sept. 26: What affects credit scores?



SCAN ME

Times: 10:00 am or 6:00 pm.

Costs: Classes are free of charge

Registration: Registration is required.

Classes with no registrants will be canceled.

For a description of classes, visit

www.habitatbaldwin.org/financial-foundations/

Scan QR Code above with your phone to register!

REGISTER TODAY! Call (251) 943-7268, or email sstephens@habitatbaldwin.org

Financial Foundations:

Designed as an interactive course that addresses attendee's emotional relationship with money and calls them to take immediate action to improve their financial futures. The course will highlight the importance of building savings, developing a spending plan, and reducing debt. Attendees will have access to free one on one coaching for encouragement and support in applying each of the foundations.

Intro to Habitat (Orientation)

This class serves as an orientation to our programs and explains the ways habitat can help you and your family. If you are unsure what partnering with Habitat looks like, this is a great class for you!

Power Hour: Spending Planning 101

Spending Planning 101 is an interactive one hour course designed to encourage participants to take control of their money by examining their motivations, habits, and attitudes surrounding their personal finances. The purpose of the course is to assist participants in identifying and setting SMART personal financial goals, developing realistic spending plans, and choosing the tracking methods to best suit their family's lifestyle. The course is fun, interactive, and informative. Participants should bring or have access to a bank statement or spending trends for at least 30 days as well as a list of income and recurring expenses.

Goal Setting

During this class we discuss the importance of setting goals and all the best practices to stay on track and achieve those goals. Attendees will have the opportunity to explore goals that might be important to them and brainstorm a plan to reach those goals.

Homeownership 101

Homeownership can be a very rewarding yet stressful experience. This course is specifically designed for those who feel they are ready to take the leap! It will provide information needed to avoid the many pitfalls of first-time homebuyers and outline the initial steps in the beginning of your homeownership journey. This course will also dispel those pesky homeownership myths, and help potential buyers understand the pros and cons of ownership. If you've recently been bitten by the homeownership bug this is the first of many classes to help you prepare for a lifetime of sustainable homeownership!

Financial Recovery

Designed to bring hope to families struggling to recover from a financial setback, this course will equip participants with proactive, practical strategies for getting back on their feet. The objective is to help participants visualize a brighter future and realize that their current financial difficulties don't have to be permanent

Home Maintenance

Buying a home is typically the largest purchase one makes. Habitat wants to make sure you know how to properly care for that home. A properly cared for home not only gives you and your family a better living experience, but it also helps to build stability and wealth for generations to come. This class discusses a variety of maintenance tips to help care for your home.

The Credit Game: How to Play and Win

Designed for anyone who would like to better understand the many ways their credit score can affect their future and learn strategies to take control of that future today, this course reviews the four main components that impact credit, what creditors look for making credit decisions, finding and correcting errors on a credit report, and strategies to improve credit.

What affects credit scores?

During this class we go into detail about how your financial actions affect your credit score. We will discuss what actions carry the most weight in decreasing and increasing your credit. Along with determining the best practices to build and keep a strong credit report.

Zero-Sum Budget

During this class we discuss the strategy of a zero-sum budget. This budget strategy helps to ensure you know exactly where your money is going and exposes adjustments that need to be made in order to better your financial situation.