

# FINANCIAL FOUNDATIONS

## Habitat for Humanity® of Baldwin County 2026 Schedule

### JANUARY

**12th** Financial Foundations

**29th** Intro. to Habitat

### FEBRUARY

**9th** Power Hour: Spending Planning 101

**26th** Goal Setting

### MARCH

**9th** Homeownership 101

**26th** Zero Sum Budget

### APRIL

**13th** Financial Recovery

**30th** Home Maintenance

### MAY

**11th** The Credit Game: How to Play & Win

**28th** What affects credit scores?

### JUNE

**8th** Financial Foundations

**25th** Intro. to Habitat

### JULY

**13th** Power Hour: Spending Planning 101

**30th** Goal Setting

### AUGUST

**10th** Homeownership 101

**27th** Zero Sum Budget

### SEPTEMBER

**14th** Financial Recovery

**24th** Home Maintenance

### OCTOBER

**12th** The Credit Game: How to Play & Win

**29th** What affects credit scores?



## Class times: 10am and 6pm

Classes are offered virtually, free of charge and registration is required. For in-person classes, give us a call.

For a description of classes and to register, visit [www.habitatbaldwin.org/financial-foundations](http://www.habitatbaldwin.org/financial-foundations).

Questions? Contact Client Services (251) 943-7268, or email [sstephens@habitatbaldwin.org](mailto:sstephens@habitatbaldwin.org).

# 2026 Financial Foundation Classes

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 decisions, finding and correcting errors on a credit report, and strategies to improve credit.

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.

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.

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.

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.

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!

Intro to Habitat: 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!

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 Budgeting: 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.

Classes are free of charge and do require registration.  
To register, visit [www.habitatbaldwin.org/financial-foundations](http://www.habitatbaldwin.org/financial-foundations).

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