Financial Literacy and Homeownership Education Classes

During the **personal finance class**, attendees will learn ways to manage debt and credit, create financial goals and spending plans, and the nuances of financial decision-making.

\*\*This class is required for those interested in attending the Homeownership Education classes.

Neighbor To Neighbor

9147 US31 N, Berrien Springs,

Thursdays

October 6 - November 3, 2016

6:00p.m. – 8:00p.m.

\*Refreshments provided

The **homeownership class** provides in-depth education on mortgages, the loan process, and the real estate market. The class is certified through the U.S. Department of Housing and Urban Development (HUD) and Michigan State Housing Development Authority (MSHDA). Class is required to qualify for HUD and MSHDA loan products