



## **Building Blocks For Your Future**

The Farmville Area Habitat for Humanity and STEPS, Inc. are offering a series of eight free learning opportunities to give you the tools you need to make your dreams a reality. Please check all the opportunities you are interested in attending. Please don't forget to complete the contact information at the bottom of the page. Email to [abeatson@steps-inc.org](mailto:abeatson@steps-inc.org) as an attachment when done.

**September 8, 2016**  
***Building Blocks for Your Dream***

- What is your dream?
- Take the first steps toward making your dream a reality

**September 15, 2016**  
***A Penny Saved is a Penny Earned***

- Learn how to create a spending plan
- Learn to start a savings plan

**September 22, 2016**  
***The Maze of Credit Reports***

- How to get your score and understand it
- How to improve your score

**September 29, 2016**  
***The Laws Related to Housing and How to Avoid Risky Business***

- Understanding housing laws
- Understanding fringe banking
- Beware financial traps

**October 13, 2016**  
***Shopping for the Right Home Loan***

- Types of loans
- Down payment
- Closing on a loan

**October 20, 2016**  
***Protecting Your Dream***

- Types of insurance
- Warranties

**October 27, 2016**  
***Being A Winner at Homeownership***

- Homeownership for the long term
- How to be a good neighbor
- Home maintenance
- Foreclosure prevention

**November 3, 2016**  
***Working with Habitat to Lay the Foundation for your Dream Home***

- Introduction to the application process
- Partnership agreement

**\*\*\*\*Complete all 8 workshops and receive a Certificate of Completion of the Homeownership Education Program from the Virginia Housing Development Authority, which is required by certain lenders.**

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: \_\_\_\_\_

Refreshments will be provided.  
All meetings will be held from 6:00PM-8:00PM at the STEPS Centre located at 100 Industrial Park Road, Farmville, Virginia 23901.

**THANK YOU**