



HOME

**OWNERSHIP CENTER
AT HOME HEADQUARTERS**

SYRACUSE & CENTRAL NY

FINANCIAL

CAPABILITIES WORKSHOPS 2018

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CREDITSMART WORKSHOPS

Ready to get your personal finances in order so that you can achieve your goals? The HomeOwnership Center at Home HeadQuarters offers a free, 4-hour workshop, that focuses on FreddieMac's CreditSmart curriculum, the basics of managing your money and can put you on the road to making better financial decisions for your future.

The CreditSmart workshop will teach you how to:

- Get your free credit **REPORT**
- Create a **BUDGET**
- **MANAGE** your money better
- Reduce your **DEBT**

CREDITSMART is FreddieMac's financial education course.

Learn the importance of good credit and financial skills:

- Financial Responsibility and Decision Making
- Income and Careers
- Planning and Money Management
- Credit and Debt
- Risk Management and Insurance
- Saving and Investing

The CreditSmart workshop teaches you how to apply reliable information and systematic decision-making to personal financial decisions, organize personal finances, and use a budget to manage cash flow, maintain creditworthiness, borrow at favorable terms and manage debt.

This 4-hour workshop is a multimedia presentation that promotes the use of technology and web-based services to monitor and manage personal finances.

2018 CLASS SCHEDULE

SATURDAYS • 9AM - 1PM

February 17

May 26

August 25

November 17

REGISTER NOW!

Call 315.474.1939 x6683 or visit our website at www.hochhq.org for easy, online registration.



Learn how to manage your money and improve your financial health.

REGISTER ONLINE AT WWW.HOCHHQ.ORG OR CALL (315) 474-1939 x6683

PRE-REGISTRATION IS REQUIRED FOR ALL CLASSES!

