



FREE Personal Financial Workshops Fall 2019

Open Hearth's workshops are strictly educational (no product sales). Open Hearth Inc. is a non-profit organization supporting Chester County residents with housing, transportation, and financial management services since 1991.

Wednesdays	Time	Workshop Topic	Presenter
9/4	6-8pm	Finances For A Lifetime	Daily Money Manager
9/11	6-8pm	Budgeting & Debt Reduction	Financial Coach
9/18	6-8pm	Financing Your First Home	Mortgage Officer
9/25	6-8pm	Car Buying: Put Yourself In The Driver's Seat	Open Hearth Staff
10/2	7-9pm	Paying For College	Financial Aid Officer
10/9	6-8pm	Good Credit—How To Get It!	Financial Coach
10/16	6-8pm	Women & Money	Bank Manager
10/23	6-8pm	Home Buying Basics	Realtor

REGISTRATION IS REQUIRED

Register online—www.tinyurl.com/nrec939—or complete this form, circle the workshops you'd like to attend, and mail/fax to: Debbie Dundon, Open Hearth Inc., 101 N. Main St., Su. A-1, Spring City, PA 19475 Fax: 610-792-9285
Email: ddundon@openhearthinc.org Questions? Call 610-792-9282, ext. 201

Name: _____ Phone: _____

Street: _____

City: _____ State: _____ Zip Code: _____

Email: _____

Email/phone reminders will be sent out prior to each workshop.

How did you learn about the workshops? Open Hearth Habitat for Humanity Friend/family

Other agency referral (please specify) _____ Other (please specify) _____

Workshops are held at:
Exton Square Mall, Community Room
West mall entrance, lower level, across from LensCrafters
260 Exton Square Parkway

Workshops are offered in partnership with:



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Budgeting & Debt Reduction

Become motivated to set up a spending plan which can help reduce your debt! Budgets are a tool to help keep you out of debt and even build savings. They are also great stress busters! Sleep better at night and set a better example for your kids when it comes to money. We will talk about the envelope system and other strategies that are easy ways to get started taking control of your money instead of having your money control you.

Car Buying: Put Yourself in the Driver's Seat

An affordable and reliable car can help ensure long-term financial stability. Purchasing and owning a car, however, can be confusing and expensive. By arming yourself with information you can find a car that meets your family, transportation, and financial needs. You will learn how to create a car-buying plan that will give you the confidence to make a sound financial decision. You will be guided through each step of the car-buying process—researching vehicles, determining financing, searching for available vehicles, and completing the buying process.

Finances For A Lifetime

Learn how to reduce debts, accumulate assets, save for retirement and shop for a loan. Also learn about wills, insurance, and more. Your questions will be answered by a Daily Money Manager in a way you can easily understand.

Financing Your First Home

A mortgage specialist will talk with you about all elements of home financing including financial readiness to purchase a home, with a focus on credit and mortgage eligibility.

Good Credit—How to Get It!

Learn how the credit system works, how to establish good credit quickly and fix issues that went wrong. Start designing your personal repayment and repair schedule. If you'd like your personal situation addressed, consider bringing your own credit report to the workshop. A free credit report (without score) is available to you at www.annualcreditreport.com.

Home Buying Basics

Find out how to select and work with a realtor, mortgage officer, and others important in making your dream of homeownership come true! Learn how to find the right home for you and your family, including things to consider about the home's condition that will influence your initial offer. You'll also become familiar with the steps leading up to settlement day.

Paying For College (or vocational training)

Explore the cost of schooling and how to finance the education you or your children are interested in, including college or vocational training. An Assistant Director of Financial Aid will explain options including government loans and grants as well as private scholarships and loans.

Women & Money

You earned your money—are you running from it or embracing it? Get motivated to put your financial dreams into action! Also learn practical tips like how to never bounce a check again. A bank branch manager will guide you as you learn ways to make your money work for you. Empower yourself with information!