

#### **Class Location and Times**

Classes are held online via Zoom for the foreseeable future

# **Learn More and Register**

homeword.org

### **Childcare Reimbursements**

We offer direct payments to parents to help cover the cost of childcare during class.

View childcare reimbursement application at https://bit.ly/2ZkP1Kn





Sustainable Communities for All

Since 1994, Homeword has used sustainable methods to strengthen Montana communities by teaching homebuyer education and financial skill building and creating safe, healthy homes people can afford.

### **Contact Us**

1535 Liberty Lane, Ste 116A Missoula, MT 59808 406.532.4663 homeword.org

Homeword is firmly committed to providing access, equal opportunity, and reasonable accommodation. Please call 406.532.4663 x10 for more class information or to request accommodation or to obtain materials in an alternate format, or dial 711 (TTY).











Sustainable Communities for All

# **Classes and Services**



Homeword is an approved HUD housing counseling agency

## **Get Ready for HomeOwnership**

**Homebuyer Education Class** 

## **Financial Skill Building**

**Budget, Savings & Credit Building Class** 

## **Free Individual Coaching**

Home Pre-Purchase • Financial • Renter



Thinking of buying a home? Our "Get Ready for Homeownership" class is a nationally-certified 9-hour course to help you reach your goal.

- ✓ Detailed steps of the homebuying process
- ✓ Determining what you can afford
- √ Taxes, inspections and insurance

"My husband, Nick, is a military veteran. His dream was always to own a place in Montana.

Our lender, Realtor, and Homeword helped us to achieve that dream much sooner than we imagined, so that we were are able to provide a safe home for our newborn, Joey."

- ONLINE January 25-26-27 (6:00pm-9:00pm)
- ONLINE February 19 (9:00am-6:00pm)
- ONLINE March 15-16-17 (6:00pm-9:00pm)

Want to build your financial skills? This nationally-certified 9-hour class will help you learn to manage your money, create a budget and reach your savings goals.

#### In this class, you will learn how to:

- ✓ Create a budget that works for you
- ✓ Plan to save for an emergency fund
- ✓ Build your credit

"I get overwhelmed with bills, past due debt and trying to meet the day-to-day needs of my kids. The instructor gave me hope that I can do better with my finances."

- January NO CLASS
- ONLINE February 1-2-3 (5:30pm-9:00pm)
- ONLINE March 5 (9:00am-6:00pm)

# Rent Wise Renter Success Workshop

We are not scheduling any Rent Wise workshops at this time. Private workshops my be available by request.

We plan to launch an on-demand renter toolkit, in early 2022.

Until then, please reach out to our Landlord Liaison, Alex, if you have any questions about local and statewide rental support available.

For more information, contact Alex at alex@homeword.org



# FREE Coaching with Certified Counselors Home Pre-Purchase Coaching

Get ready to buy a home by reviewing your budget, setting savings goals, overcoming credit issues and identifying your best financing options. Post-Purchase coaching also available.

#### **Financial Coaching**

Create an action plan to take control of your money, get out of debt, build your savings and make wise decisions with your money.

#### **Renter Coaching**

Get ready to rent by learning how to overcome barriers, including improving your credit score.

"I have been doing better at saving. My son was sent overseas for work, the first time he traveled out of the country. He could not access his money to transfer any out of savings for 6 days. Because I actually have savings, I was able to transfer him \$500. He was able to eat and pay for transportation."

Financial Skill Building and Rent Wise are
FREE and open to the public.
Registration required at homeword.org.