

## LEARN MORE AND REGISTER

Find more information on our website at [www.homeword.org](http://www.homeword.org), or scan this QR code:



## CHILDCARE REIMBURSEMENT

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

Reimbursement is available on a first-come, first-serve basis while funds are available. View childcare reimbursement application at <https://bit.ly/2ZkP1Kn>

## ACCOMMODATIONS

Homeword is firmly committed to providing access, equal opportunity and reasonable accommodation. Please call 406-532-4663 x10 for more class information, to request accommodation or to obtain materials in an alternate format, or dial 711 (TTY).



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

Homeword is an approved HUD housing counseling agency.



EQUAL HOUSING  
OPPORTUNITY

## CONTACT

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[www.homeword.org](http://www.homeword.org)



Homeword  
Sustainable Communities for All

**CLASSES  
& SERVICES**

## GET READY FOR HOMEOWNERSHIP

### Homebuyer Education Class

No matter where you are on your journey to homeownership, our nationally-certified homebuyer class is for you. In this class you will learn how to:

- ✓ Select a lender and determine what you can afford
  - ✓ Use your credit wisely
  - ✓ Understand taxes, inspections and insurance
  - ✓ Identify the steps to homeownership
- ONLINE October 22 (9 a.m. - 6 p.m.)
  - ONLINE November 15-16-17 (6 p.m. - 9 p.m.)
  - IN-PERSON December 10 (9 a.m. - 6 p.m.)



**Registration is \$35/person**  
Registration required at [www.homeword.org](http://www.homeword.org)

## FINANCIAL SKILL BUILDING

### Budget, Savings & Credit Building Class

This class provides you with essential money management skills to help you navigate your complex financial world. In our free, statewide financial skill building class you will learn to:

- ✓ Quickly adapt to income/expense changes
  - ✓ Build solid financial judgement
  - ✓ Address credit and debt challenges
  - ✓ Gain financial independence by creating a savings and investment plan
- ONLINE October 8 (9 a.m. - 6 p.m)
  - ONLINE November 1-2-3 (5:30 p.m. - 9 p.m.)
  - ONLINE December 17 (9 a.m. - 6 p.m.)

## RENTER TOOLKIT

### The Keys to Renter Success

Our free renter toolkit provides you with a set of useful resources and teaches you the keys to successful renting.



Visit [www.homeword.org/renter-toolkit](http://www.homeword.org/renter-toolkit) today!

**Financial Skill Building is**  
**FREE and open to the public**  
Registration required at [www.homeword.org](http://www.homeword.org)

## FREE INDIVIDUAL COACHING

### Home Pre-Purchase • Financial • Renter



**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 is 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.

Contact us at 406-532-4663 x10  
or [info@homeword.org](mailto:info@homeword.org)