

NHS Revamps Homebuyer and Financial Workshops

Prepare – Plan – Purchase, a new format for homebuyer education courses provided by Neighborhood Housing Services of Southwest WI, is designed to provide relevant information related to home purchase at the appropriate time in the home buying process.

Financial health is a strong indicator for successful homeownership. **Prepare** is a four hour group session that concentrates on improving financial health. NHS encourages those who are planning on homeownership to take **Prepare** to determine where their finances are relative to qualifying for a mortgage. The workshop will benefit those for whom homeownership is a year or more out, as well as those who are mortgage ready. It covers strategies for developing a spending and savings plan, paying off debt, and increasing credit score - all beneficial to any financial goal.

Anyone interested in improving their general financial health is invited to attend the **Prepare** workshop. Participants will have the opportunity to set any financial goal and participate in coaching to help achieve it.

Plan is an opportunity to meet one-on-one with an NHS advisor to review finances and set personal goals. NHS will help customize your plan and coach you through your goal so your finances are ready when you are.

The four hour **Purchase** workshop covers topics specific to the home buying process, such as mortgage lending, the realtor's role, inspections, and home maintenance. Area professionals present the information and answer questions in a group setting. This workshop is most appropriate for those who are mortgage-ready.

This series may be taken in part or in whole and over any period of time as classes are repeated throughout the year. Classes are free; however, a \$75.00 fee will be applied if the loan requires an Educational Certificate. Educational Certificates are provided from NHS of Southwest Wisconsin directly to your lender upon request. A homebuyer Education Certificate will only be issued if both the Prepare and Purchase classes are attended.

Workshops begin on January 24, 2015 at UW Richland Extension Office, 1000 Hwy 14 West, Richland Center. For more information and to register for classes, call NHS at 647-4949 or visit www.nhsrwi.org. Online education through eHome America continues to be offered by following the Education tab on the NHS website. NHS of Southwest Wisconsin is a non-profit, community controlled organization. NHS is committed to educating and empowering residents in order to revitalize our community, with a focus on affordable housing services. Neighborhood Housing Services of Southwest Wisconsin is an Equal Housing and Employment Opportunity Provider.