



Free Personal Financial Workshops

• Winter - Spring 2013

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

Classes are held on Wednesdays 6-8pm in the Exton Square Mall
 Community Room in the Exton Square Mall, 260 Exton Square Parkway (enter lower level between Boscov's & Sears)

Dates	Sign up	Class	Speaker
Feb. 20 / May 1		Budgeting & Debt Reduction	Financial Coach
Feb. 27 / May 8		Building a Better Credit Report	Financial Coach
March 6 / May 15		Women and Money	Financial Coach
March 20 / May 22		Family Finance	Daily Money Manager
April 3		Education: Loans and Grants	Financial Aid Officer
April 10		Career Explorations: Getting the Job You Want	Career Coach
April 17 / June 12		Home Purchase Process: Financing	Mortgage Officer
April 24 / June 5		Home Purchase Process: Meet a Realtor	Realtor

Workshop descriptions are located on the back of this form!

To register please call or fill out this form by circling the date you want to attend. Registration is required.

Name: _____ Phone: _____

Address: _____

Email: _____

How did you learn about the workshops? _____

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Sponsored by:



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Budgeting & Debt Reduction

Why not know what you spend your money on? A budget is a written spending plan. Come and be motivated to set up a budget, which in turn may help you reduce your debt. Spending plans are a tool to help keep people out of debt; they are great stress-busters. We will talk about the envelope system--you might like to try it.

Building a Better Credit Report

Start designing your personal repayment and repair schedule. Learn how the credit system works, how to establish good credit quickly and fix issues that went wrong. Please bring your own credit report to the session to be sure that your personal situation is addressed. A free credit report (without score) is available to you at www.annualcreditreport.com.

Career Explorations: Getting the Job You Want

This workshop will focus on skill evaluation and choosing the job that you like **and** that pays your bills! Meet our employment specialist who will quiz you on your employment talents and share how to strategize on finding a job that actually pays all your bills. We'll also go over budgeting tips and how to save on expenses. Topics covered will include resume writing, review of current costs of living, and what salaries you can anticipate.

Education: Loans and Grants

Explore the cost of schooling and how to finance the kind of education you or your children might be aiming for – getting a GED, going to college, doing vocational training, or whatever it might be. We'll provide information on how to manage the financial end of things with loans and grants.

Family Finance

Wish you could afford a Money Manager to answer your financial questions? Bring them to the workshop and a Daily Money Manager will objectively address them. Learn how to shop for a loan, the importance of having a will, insurance, protecting your personal assets, and more. Your questions will be answered in a way you can easily understand.

Home Purchase Process: Financing

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.

Home Purchase Process: Meet a Realtor

Become familiar with the home buying process. Find out "How it Works" to buy a home and how to find and work with realtors, mortgage officers, and others.

Women and Money

What you do today with your money will determine how you will live in retirement. Does the future you envision have you deciding whether to use your money to pay for medications or for food? Fact: Currently, the 65+ age group has the fastest growing debt of any age group. Come and be motivated to make your money work for you. Empower YOURSELF!