



Virginia Cooperative Extension

Virginia Tech • Virginia State University

FINANCIAL EDUCATION & HOUSING COUNSELING PROGRAM

First-Time Homebuyer Program Certificate Seminars – No Cost

SMART MONEY MANAGEMENT SEMINAR

Improve your money management skills

- ◇ Get a clear picture of success strategies
- ◇ Steps to set financial goals
- ◇ Better skills to manage your credit

- ◇ Tips to reduce debt
- ◇ Understand your cash flow
- ◇ Methods for creating savings
- ◇ Expense tracking tips and apps

FINANCIAL ASSESSMENT

Find out where your money goes

- ◇ Meet one-to-one with a Financial Coach
- ◇ Review your current financial picture
- ◇ Develop a plan of action

- ◇ Steps to achieve your Financial Goals
- ◇ Budgeting & Savings tools
- ◇ Compute your Net Worth

Follow-up sessions ~ put your financial plan into action!

HOMEOWNERSHIP SEMINAR

Make your home buying experience a success!

- ◇ Learn the stages of the process
- ◇ Review good credit practices
- ◇ Create a Pre-Purchase plan

- ◇ Choose the right mortgage type
- ◇ Learn what to look for in a realtor or lender
- ◇ Develop your Homebuyer checklist
- ◇ Learn homeowner maintenance tips

Sessions may be taken in any order, but we recommend taking:

1. Smart Money Management
2. One-to-One Financial Assessment
3. Homeownership Seminar

Financial Coaching by appointment.

Class calendar at www.pwcva.gov/money or www.ext.vt.edu/calendar

Register at www.pwcgov.org/money or email smartmoney@pwcgov.org

"I totally enjoyed the Homeownership class. The lender, the realtor and the credit expert were helpful and informative."

~ Client, Jan 2018

www.ext.vt.edu/calendar
www.pwcva.gov/money



If you are a person with a disability and desire any assistive devices, services or other accommodations to participate in this activity, please contact our office at 703-792-6287 during business hours of 8 a.m. to 5 p.m. to discuss accommodations at least 5 days prior to the event. *TDD number is (800) 828-1120.

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