



Virginia Cooperative Extension

Virginia Tech • Virginia State University

FINANCIAL EDUCATION & HOUSING COUNSELING PROGRAM

First-Time Homebuyer Program Required Classes

SMART MONEY MANAGEMENT

Improve your money management skills!

- ◇ Get a clear picture of success strategies
- ◇ Realize the best steps to set financial goals
- ◇ Develop skills to manage your credit
- ◇ Practice tips to reduce debt
- ◇ Understand your cash flow
- ◇ Learn methods for creating savings
- ◇ Expense tracking tips and apps

FINANCIAL ASSESSMENT

Find out where your money goes!

- ◇ Meet one-on-one with a Master Financial Coach
- ◇ Compare income/expenses to your assets/debt
- ◇ Develop a plan of action
- ◇ Create clear steps to achieve your financial goals
- ◇ Learn budgeting & savings tools
- ◇ Compute your net worth

Optional follow-up coaching sessions ~ put your financial plan in action!

HOME OWNERSHIP SEMINAR

Make your Home Buying Experience a Success!

- ◇ Get informed about all stages of the process
- ◇ Learn your responsibilities
- ◇ Create a Pre-Purchase plan
- ◇ Choose the right mortgage type
- ◇ Learn what to look for in a realtor or lender
- ◇ Develop your Home Buyer checklist
- ◇ Learn the latest home maintenance tips

Classes may be taken independently
 First-Time Homebuyer classes should be taken in order:
 Smart Money Management, Financial Assessment,
 and Home Ownership Seminar
 ~ Financial Coaching by Appointment~

Check out our class calendar at www.pwcgov.org/money
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 2016

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www.ext.vt.edu/calendar
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 www.extension.org

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