

**Basic Budgeting using the
Moneywise Curriculum (1st & 3rd Q)**

Classes begin on Jan 10 or Jan 12 or Jul 10 or Jul 19

Class 1

- Shopping Strategies & Cooking Smart
- Help Your Savings Grow

Class 2

- How to Track & Save Your Money
- Banking Basics

Class 3

- Understanding Your Credit Report
- Bankruptcy

Class 4

- Wrap Up
- What it Takes for Personal Financial Stability

**Homebuyer/Financial Stability
Curriculum (2nd & 4th Q)**

Classes begin on May 1 or May 3 or Oct 9 or Oct 11

Class 1

- Shopping Strategies & Cooking Smart
- Introduction to Managing Finances

Class 2

- Managing Finances & Taxes
- Selecting a Home
- How to Track & Save Your Money

Class 3

- Homeowner's Insurance
- Applying for a Mortgage Loan
- Closing Process

Class 4

- Home Maintenance
- Understanding Your Credit Report
- ID Theft—Your Rights as a Consumer
- What it Takes for Personal Financial Stability

Participating Volunteers & Organizations

Kerry Drabek
First State Bank

Laura Escobedo
BBVA Compass Bank

Gwen Fief
Alamo Title

Elaine Fritts
Fritts Insurance

Connie Gonzales
TDECU

Janice Jones-Martin
Coldwell Banker United, Realtors

Carol Krenzke
Stewart Title

Courtney Latour
Texas AgriLife Extension Services

Debbie Pennington
Economic Dev. Alliance for Brazoria County

Eddie Rape
Home Inspector

Megan Sharp
USDA

Bettye Smith
Youth & Family Counseling Services

Jan Smith
Stewart Title

Jeff Spencer
Home Inspector

Lou Ann Sylvester
TDECU

Sharon Trower
Texas AgriLife Extension Services

Loretta Williams
TDECU

Kenneth Woolridge
The Dow Chemical Company

Do you want to...
pay your bills on time?
grow a savings account?
say goodbye to late fees?
own a home?
be debt free?

Then you want to take this
**FREE Financial Stability
Course!**



**United Way of Brazoria County
FINANCIAL STABILITY
COURSE**

In these difficult economic times, families are borrowing heavily and relying on high-cost alternatives to cover many of their daily living expenses. This cycle of increasing debt to keep up with the rising cost of living has left many families living paycheck to paycheck.

Individuals and families are more vulnerable to crisis, and in the long-term, they have a very limited ability to save for advanced education, a home, reliable transportation or retirement. This limits the economic potential of both the family and the communities where they live.

To address the obstacles that prevent hard working individuals from getting ahead financially, United Way of Brazoria County launched the Financial Stability Course to promote community-change strategies to help families meet their basic needs while gaining the financial stability that will allow them to plan for—and accomplish—their long-term financial goals.

2012 Schedule

1st Quarter—Basic Budgeting using the Moneywise Curriculum

Tuesdays, Jan 10, Jan 17, Jan 24 & Jan 31
Location— River of Hope at Brazoria County Dream Center

or

Thursdays, Jan 12, Jan 19, Jan 26 & Feb 2
Location—Mark Twain Elementary in Alvin

2nd Quarter—Homebuyer/Financial Stability Curriculum

Tuesdays, May 1, May 8, May 15 & May 22
Location—HEB Plus! Pearland

or

Thursdays, May 3, May 10, May 17 & May 24
Location—United Way of Brazoria County

3rd Quarter—Basic Budgeting using the Moneywise Curriculum

Tuesdays, Jul 10, Jul 17, Jul 24 & Jul 31
Location—TBA

or

Thursdays, Jul 19, Jul 26, Aug 2 & Aug 9
Location—TBA

4th Quarter—Homebuyer/Financial Stability Curriculum

Tuesdays, Oct 9, Oct 16, Oct 23 & Oct 30
Location—TBA

or

Thursdays, Oct 11, Oct 18, Oct 25 & Nov 1
Location—TBA

Mission Statement—

To promote financial discipline to Brazoria County families through step-by-step education on the homebuyer process and responsible financial practices.

Registration Form

Registration is required for course attendance. A minimum class size of eight attendees must exist in order for a course to be confirmed. Although there will be no charge for the course, donations to United Way of Brazoria County will be gratefully accepted. Out of consideration for other class participants, please be sure to have childcare arranged during the course.

To register, complete & mail this form to United Way of Brazoria County
PO Box 1959, Angleton TX 77516
or call 979.849.9402

Name

Address

City

Zip Code

Phone No.

Email Address

Beginning date of course you will attend

United Way of Brazoria County
PO Box 1959
1212 N. Velasco St
Angleton, Texas 77516

(979) 849-9402 or
(800) 971-6677
Fax: (979) 848-0259

www.uwbc.org