

financial counseling

Finances encompass every aspect of our lives, yet personal financial management is generally not part of our education. Most of us learn to manage finances through the school of "hard knocks" or personal experience, and from observation of how others manage money.

HomeWorks' free financial counseling program can help you learn about:

- financial problem solving
- setting immediate and long-range goals
- cash flow budgeting
- record keeping, and
- debt restructuring through negotiation with creditors

Becoming financially fit will not only help you achieve self-sufficiency, it will reduce your personal stress and improve your quality of life. Call us today!

interested?

If you would like more information regarding our HomeOwnership program, get in touch with us at:

HomeWorks
911 First Colonial Road
Virginia Beach, VA 23454
757.422.9664
757.425.5826 fax
www.homeworksofvirginia.org
www.communityhousingpartners.org



NeighborWorks®
HomeOwnership Center

Financial Literacy Program

strengthening communities...
creating opportunities



NeighborWorks® HomeOwnership Center

HomeWorks is a division of Community Housing Partners Corporation, a non-profit community development corporation, which has been assisting families with their housing needs for over 30 years.

Our certified NeighborWorks® HomeOwnership Center, HomeWorks, is a “full cycle” lending center and provides qualified buyers with access to below market rate mortgage lending and down payment assistance.

HomeWorks’ property services are designed to help our customers achieve the dream of home ownership.

financial literacy

HomeWorks’ financial literacy program is designed to help adults become more knowledgeable about managing money. Simply defined, financial literacy is familiarity with the money, banking, and credit systems that we use in America.

Learning about money management helps to promote financial stability for individuals and even for entire communities. The more people know about credit and banking services, the more likely they are to:

- Manage credit wisely
- Increase savings
- Build assets
- Improve financial health and well being

Our financial literacy program can help you to build financial knowledge, develop effective money management skills, and become familiar with banking practices.

financial fitness

As part of our program, the HomeWorks staff provide free financial fitness education classes in the areas of:

- Credit Management
- Budgeting
- Basics of banking
- Borrowing basics
- Personal Finance
- Other important aspects of financial education

These workshops are presented by certified financial counselors. All literature and materials are provided by HomeWorks at no cost.