



FREE Personal Financial Workshops

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

Budgeting & Debt Reduction

Become motivated to set up a spending plan which can help reduce your debt! Budgets are a tool to help keep you out of debt and even build savings. They are also great stress-busters! Sleep better at night and set a better example for your kids when it comes to money. We will talk about the envelope system and other strategies that are easy ways to get started taking control of your money instead of having your money control you!

Car Buying: Put Yourself in the Driver's Seat

An affordable and reliable car can help ensure long-term financial stability. Purchasing and owning a car, however, can be confusing and expensive. By arming yourself with information you can find a car that meets your family, transportation, and financial needs. You will learn how to create a car-buying plan that will give you the confidence to make a sound financial decision. You will be guided through each step of the car-buying process—researching vehicles, determining financing, searching for available vehicles, and completing the buying process.

Finances For A Lifetime

Wish you could afford a Money Manager to answer your financial questions? Bring them to the workshop and a Daily Money Manager will address them objectively. Learn how to reduce debts, accumulate assets, save for retirement and shop for a loan. Learn about wills, insurance, and more. Your questions will be answered in a way you can easily understand.

Financing Your First Home

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.

Good Credit—How to Get It!

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.

Home Buying Basics

Find out how to select and work with a realtor, mortgage officer, and others important in making your dream of homeownership come true! Learn how to find the right home for you and your family, including things to consider about the home's condition that will influence your initial offer. You'll also become familiar with the steps leading up to settlement day.

Paying For College (or vocational training)

Explore the cost of schooling and how to finance the education you or your children are interested in, including college or vocational training. An Assistant Director of Financial Aid will explain options including government loans and grants as well as private scholarships and loans.

Saving For Retirement With Your Employer's Plan (for beginners)

Not sure how to start saving for retirement? Want to maximize your returns? The funds you choose will help you be more comfortable in your later years. This workshop will teach you the basics. You will learn to select the best funds for yourself from your employer's retirement plan or on your own.

Women & Money

You earned your money—are you running from it or embracing it? Do you pay your debt down first or save for retirement? A financial coach will provide the information to answer these questions and more. See how the principle of compounding works with savings as well as with debt. Come learn ways to make your money work for you now and in your retirement years. Empower yourself with information!

Open Hearth, Inc. Fax: 610-792-9285 • Phone: 610-792-9282 Ext. 208 • www.openhearthinc.org
101 N. Main Street, Suite A-1, Spring City, PA 19475 / Email: asideris@openhearthinc.org



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Wednesdays 6-8pm	Workshop Topic	Speaker
9/6	Budgeting & Debt Reduction	Financial Coach
9/13	Good Credit-How To Get It!	Financial Coach
9/20	Financing Your First Home	Mortgage Officer
9/27	Finances For A Lifetime	Daily Money Manager
10/4	Car Buying: Put Yourself In The Driver's Seat	Open Hearth Staff
10/11	Women & Money	Financial Coach
10/18	Saving For Retirement With Your Employer's Plan	Financial Coach
10/25	Paying For College	Financial Aid Officer
11/1	Home Buying Basics	Retired Realtor

REGISTRATION IS REQUIRED

Register online—www.tinyurl.com/nrec939—or—complete this form, circle the workshops you'd like to attend, and mail/fax to: Open Hearth Inc., 101 N. Main St., Suite A-1, Spring City, PA 19475 Fax: 610-792-9285
Email: asideris@openhearthinc.org Questions? Call 610-792-9282, ext. 208

Name: _____ Phone: _____

Street: _____

City: _____ State: _____ Zip Code: _____

Email: _____

Email/phone reminders will be sent out prior to each workshop.

How did you learn about the workshops? Open Hearth Habitat for Humanity Friend/family

Other agency referral (please specify) _____ Other (please specify) _____

Workshops are held at:
Exton Square Mall, Community Room
West mall entrance, lower level, across from LensCrafters
260 Exton Square Parkway

Workshops are offered in partnership with:

