

**SOUTH SIDE COMMUNITY FEDERAL CREDIT UNION**  
**FREE**  
**FINANCIAL EDUCATION CLASSES**

**Come and learn more about money management and achieving your goal to homeownership!!!!**

**TAX TIPS**

Hosted by YWCA

**\*\*6600 S. Cottage Grove, Chicago**

**Saturday, January 21, 2012 – 10:00 AM to 12:00 PM**

Tax season is here. Get information on tax credits and changes for 2011. Find out how to maximize your income tax return by making good financial decisions with your refund.

**\*\*\*FORECLOSURE WORKSHOP**

**Saturday, January 28, 2012**

Receive information on getting help through the Cook County Mortgage Foreclosure Mediation Program. **(Participation by Pre-registration only!!! Must call 773-548-8859 for more information to attend.)**

**STARTING A BUSINESS**

**Saturday, January 28, 2012 – 10:30 AM to 12:30 PM**

Learn the basics of starting a business, writing a business and marketing plan as well as how to access financial resources to fund your business.

**CREDIT BASICS AND RESTORATION**

**Saturday, February 4, 2012 – 10:30 AM to 12:30 PM**

Learn how today's economy will affect your credit and borrowing power. Receive in-depth information on repairing, restoring, maintaining and protecting your credit.

**BASIC MONEY MANAGEMENT AND BUDGETING**

**Saturday, February 11, 2012 – 10:30 AM to 12:30 PM**

Learn basic money management skills that will help you reach your financial goals. You will learn how to develop a household budget, reduce debt and maximize your savings.

**PREPARING FOR HOMEOWNERSHIP**

**Saturday, February 25, 2012– 10:30 AM to 12:30 PM**

This class will help the first time homebuyer prepare for homeownership by learning important steps for self-preparation and to apply for a mortgage. Also learn and how to avoid predatory lending. **This class qualifies you to receive a HUD Certified Homebuyer Certificate along with attending three other Financial Education Classes and a one-on-one counseling session.**

**INVESTMENT AND ASSET PLANNING**

**Saturday, March 3, 2012 – 10:30 AM to 12:30 PM**

Get the fundamentals on investing for your future and effectively planning for retirement. Learn how to maximize your tax position and more.

**HOMEOWNER RETENTION**

**Saturday, March 10, 2012 – 10:30 AM to 12:30 PM**

This class will give new and existing homeowners important information on how to proactively maintain and preserve the value of homeownership. Understand when refinancing or a loan modification is right for you. Receive information on the State of Illinois Hardest Hit Program for under and unemployed homeowners.

**FINANCIAL EDUCATION SERIES WRAP UP AND GRADUATION**

**Saturday, March 24, 2012 – 10:30 AM to 12:30 PM**

Attend this general session to discuss how being financially educated can empower you and learn about the financial benefits of adopting a more holistic life style. You will also receive your Financial Education Certificate.

**Must have attended at least four of the above classes to receive a certificate.**

**\*\*Tax Tips scheduled to be held at this location only**

**\*\*\*Foreclosure Workshop – Must call for more information to attend**

**All other workshops will be held at South Side Community Federal Credit Union**

**Call 773-548-8859 for more information and registration**