



## Financial Empowerment Event Information

### 1) Phone Consultation:

- a. Initial information obtained.
- b. Packet sent out (email only).

### 2) First Appointment:

- a. credit & how to use effectively,
- b. how to deal with derogatory issues,
- c. steps to take to rebuild credit,
- d. Please, bring copies of your 3 credit reports ([www.annualcreditreport.com](http://www.annualcreditreport.com))

### 3) Second Appointment is to:

- a. discuss the analysis of your financial documents (which you bring on your first visit),
- b. discuss a budget plan, and a savings plan
- c. For Pre-purchase Clients: The analysis will also give us a tentative timetable as to when you will meet all criteria for home purchase (Capital, Credit, Capacity, and Collateral), and referrals to other agencies if applicable.

### 4) Financial Empowerment Event: For Pre-Purchase Clients: this seminar is designed to give you the information needed to protect your best interest during the homebuying process.

- a. 8 full hours one Saturday per month
- b. Begins @ 8:45 am – 4:45 pm
- c. We will provide a light breakfast and lunch.
- d. Certificates are good for 12 months, and accepted by most Lenders.