



Klamath & Lake Community Action Services

Klamath & Lake Homeownership Center

1803 Main St., Klamath Falls, OR 97601

Phone: (541) 882-3500 Fax: (541) 882-3894

Toll Free: (866) 665-6438 www.klcas.org

***Freedom with Financial Fitness* classes – November 3, 10, 17, 24**

Sponsored by: Klamath & Lake Homeownership Center
a direct service of Klamath & Lake Community Action Services

Thank you for your interest in the upcoming financial fitness classes. KLHC is happy to present a fun-filled learning environment with loads of information along with special guest speakers.

Our non-profit is supported by grants, which allows us to offer our classes for free. In order to continue to receive grant-funding for our classes, we are required to obtain specific information from the groups of people we serve. This information is used for reporting purposes only – no names are released. Please complete the Client Intake form and bring it to the first class November 3.

The first activity we explore is **effective budgeting** and calculating our own **debt to income ratios**. It is ***very important*** you complete the Budget & Expense form in order to learn exciting and effective techniques in budgeting. Please fill out the information completely and honestly. Your own information is private, and ***will not*** be shared with others. This will be covered in the first class as well.

NEW LOCATION:

Klamath & Lake Community Action Services
Boardroom
1803 Main St. (Next to the Ella Redkey Pool)
Klamath Falls, OR 97601

Please don't hesitate to call for any questions you may have at the number listed above.

See you soon!
Michelle J. Scott
Klamath & Lake Homeownership Center