





## KLAMATH & LAKE HOMEOWNERSHIP CENTER 2012 CLASS SCHEDULE

DATE	DAY	TIME	CLASS	LOCATION
January 4, 11, 18, 25	Wednesday	6 pm – 8:30pm	Choices & Changes FF	KLCAS Training Center
February 11	Saturday	9 am – 5 pm	Home Buying Education	KLCAS Training Center
March 8, 15, 22, 29	Thursday	6 pm – 8:30pm	Choices & Changes FF	KLCAS Training Center
April 14	Saturday	9 am – 5 pm	Home Buying Education	KLCAS Training Center
May 8, 15, 22, 29	Tuesday	6 pm – 8:30pm	Choices & Changes FF	KLCAS Training Center
June 9	Saturday	9 am – 5 pm	Home Buying Education	KLCAS Training Center
July 10, 17, 24, 31	Tuesday	6 pm – 8:30pm	Choices & Changes FF	KLCAS Training Center
August 18	Saturday	9 am – 5 pm	Home Buying Education	KLCAS Training Center
September 22 ALL DAY	Saturday	8 am – 5 pm	Choices & Changes FF	KLCAS Training Center
October 14	Saturday	9 am – 5 pm	Home Buying Education	KLCAS Training Center
Nov 6, 13, 20, 27	Tuesday	6 pm – 8:30pm	Choices & Changes FF	KLCAS Training Center
November 17	Saturday	9 am – 5 pm	Home Buying Education	KLCAS Training Center

 **Financial Fitness classes:** Choices & Changes, a financial empowerment course. Attend a fun, interactive four-part series workshop where you will learn: Money Values and Habits \*Goal Setting \*Financial Planning \*Budgeting \*Credit Scores \*Savings Tools \*Investing \*Individual Development Accounts \*Will Preparation \*Identity Theft \*Consumer Protection \*Debt Reduction \*Asset Building  
 This class is no charge to the public.

 **Home Buying Education classes:** Learn important facts about pre-purchase such as:  
 \*Steps to becoming a home owner \*Obtaining a sound mortgage loan \*Real Estate and Lending programs \*Building good credit \*Home owner insurance \*Home inspections and warranties \*Home buying team **NOTE\* Cost \$15.00 per person to cover the workbook expenses.**

All classes will be held at Klamath & Lake Community Action Services training center located at 1803 Main Street, next to the Ella Redkey Pool. **You must register by calling 541-882-3500 ask for Julie Bruce.**

Facilitated by: Michelle J. Scott, Homeownership Center Coordinator, Director of Education  
 Certified Professional Housing Counselor through Neighbor Works Center for Homeownership Education and Counseling (NCHCEC)

\*Class dates are subject to change, please call to register