



Harlem Community  
Development  
Corporation

# Join Harlem Community Development Corporation for an All-day Home Buyer & Financial Planning Seminar

This free all-day seminar will help individuals understand home ownership in the broader context of financial planning.

Topics Include:

## Money Management

Setting Financial Goals, Tracking Spending Habits, Increasing Savings

## The Importance of Good Credit

Purpose of a Credit Report, Obtaining a Credit Report, Good vs. Bad Credit

## The Home Buying Process

Basic Mortgage Terms, Pre-Qualification to Closing Steps, Loan Eligibility

## Programs for Qualified Homebuyers

Community Assistance Programs, Federal Housing Administration, Veterans Affairs, and Bond Loans

**Saturday, October 20, 2018**

**10:00 AM to 5:00 PM**

**Location:** Manhattan Educational Opportunity Center  
Adam Clayton Powell, Jr. State Office Building  
163 West 125th Street, 15<sup>th</sup> Floor  
(You will need a photo ID to enter this ADA-compliant building)

Seating is limited, so please contact **Harlem CDC** at 212-961-4100 or [harlemcdc@esd.ny.gov](mailto:harlemcdc@esd.ny.gov) to register. Breakfast and lunch will be provided.

Harlem CDC is a Subsidiary of Empire State Development  
and a HUD-approved Housing Counseling Agency



Ridgewood Savings Bank is providing financial and in-kind support for this all day seminar