



Harlem Community
Development
Corporation

Join Harlem Community Development Corporation for a series of Home Buyer & Financial Planning Seminars

These free seminars will help individuals understand home ownership in the broader context of financial planning:

Wednesday, September 12, 2018 – Money Management

Setting Financial Goals, Tracking Spending Habits, Increasing Savings

Wednesday, September 19, 2018 – The Importance of Good Credit

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

Wednesday, September 26, 2018 – The Home Buying Process

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

Wednesday, October 3, 2018 – Programs for Qualified Homebuyers

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

Location: Harlem Community Development Corporation
Adam Clayton Powell, Jr. State Office Building
163 West 125th Street, 17th Floor
(You will need a photo ID to enter this ADA-compliant building)

Time: All seminars will be held from 6:00 PM to 8:30 PM

Seating is limited, so please contact **Harlem CDC** at 212-961-4100 or harlemcdc@esd.ny.gov to register. Light refreshments will be provided.

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



is providing financial and in-kind support for this seminar series