



OnTrack WNC Financial Education & Counseling

Money Smart Week

April 22-29

Start Your Financial Journey With Us!

Understanding Credit: Tuesday, April 25 from 5:30 to 7:00 pm

- Find out what credit is and why it's important
- Understand what affects your credit score
- Gain knowledge of method to repair or establish credit

Intro to Homebuying: Wed. April 26 from 5:30 to 7:00 pm

Thinking about purchasing a home, but don't know where to start? Between realtors, banks, closing costs, and inspections, the task can seem overwhelming. But don't worry – this introduction to first time homebuying will provide the answers you've been looking for and resources to help!

Budgeting & Debt: Friday, April 28 from 12:00 to 1:30 pm

A budget plan is one of the best tools for financial empowerment. Learn how income, expenses, and debt all affect a successful budget and gain tools to help you create a realistic budget.

Additionally, everyone has a different solution for managing debt. This class will discuss the array of options for managing your debt.

Manage Your Money: Sat., April 29 from 9:00 am to 12:30 pm

Stop Laughing! It's Possible to manage your money wisely! This very popular series provides interactive instruction on the basics of fundamental financial skills:

- Setting financial goals;
- Developing realistic budgets;
- Tracking and reducing spending habits and expenses;
- Saving money; and
- Managing debts.

Call 828.255.5166 to Register.

Classes are free and held at OnTrack WNC Offices.



OnTrack WNC Financial Education & Counseling
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HomeTrust Bank