

## VOICE OF CALVARY MINISTRIES

### 2009 HOMEBUYER EDUCATION WORKSHOP SCHEDULE

Owning a home has long been an American dream. The purchase of a home will be one of the most important and expensive investments anyone can make. However, owning a home is a tremendous responsibility and should not be taken lightly.

The purpose and benefit of homebuyer education is to equip potential new homeowners with valuable information that will allow them to make the best decisions regarding the purchase of their first home. The workshop covers the following topics:

- Are You Ready
- Understanding Credit
- Shopping for a Home
- Credit Repair
- Community Awareness

- Managing Your Money
- Getting a Mortgage Loan
- Finances & Budgeting
- Home Repair & Maintenance
- Foreclosure Prevention



### 2009

M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S			
<b>JANUARY</b>							<b>FEBRUARY</b>							<b>MARCH</b>							<b>APRIL</b>									
				1	2	3	4							1	2	3	4	5	6	7	8			1	2	3	4	5		
5	6	7	8	9	10	11	2	3	4	5	6	7	8	9	10	11	12	13	14	15	6	7	8	9	10	11	12			
12	13	14	15	16	17	18	9	10	11	12	13	14	15	16	17	18	19	20	21	22	13	14	15	16	17	18	19			
19	20	21	22	23	24	25	16	17	18	19	20	21	22	23	24	25	26	27	28	29	20	21	22	23	24	25	26			
26	27	28	29	30	31	23	24	25	26	27	28	30	31	27	28	29	30													
<b>MAY</b>							<b>JUNE</b>							<b>JULY</b>							<b>AUGUST</b>									
				1	2	3	1	2	3	4	5	6	7			1	2	3	4	5			1	2						
4	5	6	7	8	9	10	8	9	10	11	12	13	14	6	7	8	9	10	11	12	3	4	5	6	7	8	9			
11	12	13	14	15	16	17	15	16	17	18	19	20	21	13	14	15	16	17	18	19	10	11	12	13	14	15	16			
18	19	20	21	22	23	24	22	23	24	25	26	27	28	20	21	22	23	24	25	26	17	18	19	20	21	22	23			
25	26	27	28	29	30	31	29	30	27	28	29	30	31	24	25	26	27	28	29	30	24	25	26	27	28	29	30			
<b>SEPTEMBER</b>							<b>OCTOBER</b>							<b>NOVEMBER</b>							<b>DECEMBER</b>									
	1	2	3	4	5	6			1	2	3	4			1	2	3	4	5	6	7	8			1	2	3	4	5	6
7	8	9	10	11	12	13	5	6	7	8	9	10	11	9	10	11	12	13	14	15	7	8	9	10	11	12	13			
14	15	16	17	18	19	20	12	13	14	15	16	17	18	16	17	18	19	20	21	22	14	15	16	17	18	19	20			
21	22	23	24	25	26	27	19	20	21	22	23	24	25	23	24	25	26	27	28	29	21	22	23	24	25	26	27			
28	29	30	26	27	28	29	30	31	30	28	29	30	31	28	29	30	31													

**Workshops will be held on Saturdays from 9:00 a.m. - 2:00 p.m.**  
**Dates highlighted in [orange box]**

**Dates are subject to change! To register, please call Margaret Johnson (601) 969-3088**