# MaineHousing Approved First Generation Education Classes

## **Financial Literacy Classes**

Attendees must complete a Financial Literacy Class from the approved organizations listed below either through an in-person class or virtual class. All classes require advance registration. The attendee will obtain a certificate after completion of the class. This certificate will be required by the lender when applying for The First Generation Homebuyer Program. A certificate is required for each borrower.

#### New Ventures- My Money Works

This course is completed over 5 weeks and is entitled "My Money Works". It is held over Zoom with a live-instructor here in Maine. The schedule is currently set until May. Sessions include money attitude, current situation, credit/debit, income/expenses, saving for emergencies and creating an action plan for the future. This class is free.

Click here to register: Choose a Class | New Ventures Maine

Contact Lisa Sweet at lisa.sweet@maine.edu or 207-245-3661.

#### **Penquis- Money Matters 101**

This Financial Literacy Course is completed over 6 weeks. "Money Matters 101" will be offered inperson through Penquis. Penquis can offer these classes in a variety of languages and will utilize interpreters. You will learn about creating and setting goals, opening and maintaining checking/savings accounts, tracking your income and expenses, creating spending and savings plans, credit/debt, and prepare for the unexpected. This class is free.

To sign for the course, please email moneymatters101@penquis.org or leave a message at (207) 974-2459

## ProsperityME - Basic Money Management

This course is completed over 5 weeks and is entitled "Basic Money Management". ProsperityME is able to offer this class in a variety of languages. When you take this course through Zoom, you will learn how to set financial goals/establish wise spending habits, open and maintain a bank account, create and follow a budget; and build good credit. This class is free.

Click here to register: <u>REGISTER FOR CLASS</u> | <u>prosperity-me</u>

Telephone: 207-797-7890 175 Lancaster Street Suite 216A Portland, ME 04101

### Healthy Homeworks-Renter 2 Owner

The Renter 2 Owner Financial Literacy/Homeownership class is locally based in Lewiston, Maine and covers the types of housing available in Lewiston while connecting students with local real estate and financing professionals who can help them move forward with your home ownership goals. This course is completed in-person in downtown Lewiston.

https://www.healthyhomeworks.org/r2o/homeowner-class/

Click here to register for this class.

<u>HealthyHomeworks</u>

Text: (207) 415-4245 118 Pine Street Lewiston Maine 04240

#### eHome America- Money Management

Money Management is a self-paced course you complete in segments with helpful quizzes throughout. Money Management is comprehensive in teaching consumers how to improve cash flow, decrease debt, improve credit scores and plan for unexpected expenses. Clients must complete a follow-up call with an approved counseling agency once the course is complete. The fee for this course is \$50.

Click here to register: eHome America

Telephone: 1-844-243-4663

## **Homebuyer Education Classes**

Attendees must complete a Homebuyer Education Class from the approved organizations listed on the hoMEworks website. Attendees must complete one or more sessions totaling 8 hours to receive a certificate for Homebuyer Education either through an in-person class or through Zoom. All classes require advance registration.



Click here to register for a hoMEworks approved class: <a href="http://www.mainehomeworks.org/classes">http://www.mainehomeworks.org/classes</a>