How to Get More Information:

Contact: Deborah L. Broaden to register for a workshop or to set up an individual counseling appointment at:

(860)-206-5270

DB road en @mutual housing.org

Or at:

http://www.mutualhousing.org/education/financial-counseling

READY TO RENT WORKSHOPS

All workshops will be held at Mutual Housing on Wednesday evenings from 5:30 PM to 7:30 PM. Participants will earn a Ready to Rent Certificate of Completion at the end of training.

HAVING FINANCIAL DIFFICULTIES?

Individual In-depth Counseling services are now available at Mutual Housing. All counseling is <u>Free and Confidential</u>. Day and Evening appointments are available. Evening appointments are between 5:00 PM—7:30 PM.

Mutual Housing's Hours 9:00 AM to 5:00 PM

AVAILABLE WORKSHOPS: 6 SESSIONS WEDNESDAY EVENINGS 5:30-7:30 PM

| January 17, 2018 | March 7, 2018 |
|---------------------------|-------------------|
| January 24, 2018 | March 14, 2018 |
| January 31, 2018 | March 21, 2018 |
| February 7, 2018 | March 28, 2018 |
| February 14, 2018 | April 4, 2018 |
| February 21, 2018 | April 11, 2018 |
| | |
| May 2, 2018 | July 18, 2018 |
| May 9, 2018 | July 25, 2018 |
| May 16, 2018 | August 1, 2018 |
| May 23, 2018 | August 8, 2018 |
| June 6, 2018 | August 15, 2018 |
| June 13, 2018 | August 22, 2018 |
| | |
| September 19, 2018 | November 7, 2018 |
| September 26, 2018 | November 14, 2018 |
| October 3, 2018 | November 28, 2018 |
| October 10, 2018 | December 5, 2018 |
| October 17, 2018 | December 12, 2018 |
| October 24, 2018 | December 19, 2018 |

 $95~{\rm Niles~Street}\\ {\rm Hartford,~CT~06065}$



MUTUAL HOUSING ASSOCIATION of Greater Hartford, Inc.

Phone: (860)-206-5270

E-mail: DBroaden@mutualhousing.org

MUTUAL
HOUSING'S
READY TO
RENT
WORKSHOPS
AND
INDIVIDUAL
IN-DEPTH
COUNSELING
SERVICES
NOW
AVAILABLE!

BEGIN YOUR ROAD
TO FINANCIAL
STABILITY AND
SUCCESSFUL
MONEY
MANAGEMENT





Ready To Rent Program

The Ready to Rent program will give you the confidence and knowledge to succeed. If past choices have tarnished your rental history, Ready to Rent will give you the tools to re-open doors, which have been previously closed and assist you in finding affordable housing in the Greater Hartford area.

Course Overview

- Accept responsibility for past rental issues.
- Learn the basic Banking tools and skills.
- Understanding your Credit Report, and how to repair and rebuild credit.
- Create a workable and balanced monthly budget.
- Learn how to increase Income and reduce Debt.
- Learn how to do comparative shopping when doing a housing search.
- Understand all the steps of the rental process from start to finish.
- How to communicate effectively with Landlords or Rental Agencies.
- Learn about Tenant's Rights and Responsibilities.
- Learn about Landlord's Rights and Responsibilities.
- Learn about State and Federal Fair Housing Laws. And much, much more...







Mutual Housing's Properties

Free and Confidential: Individual In-depth Counseling Services

Benefits of Participation:

Services include, but are not limited to:

- Understanding the Importance of a Banking Relationship and Banking tips.
- Budgeting your Household expenses.
- How to prepare and understand a monthly budget.
- How daily spending habits affect your monthly budget.
- How to reduce monthly debt.
- Learn steps to increase your income.
- In-depth Money Management counseling.
- How to read and understand your Credit report.
- Awareness of what your Credit score means and how it affects your future.
- How to establish Credit.
- Steps to Repairing your Credit.
- How to Rebuild your credit.
- How to begin savings and/or increase savings.
- How to achieve and maintain financial stability.
- Homebuyer Readiness Counseling.