



Congresswoman Donna F. Edwards (MD-4) *Presents...*



A Financial Fresh Start for 2012:

"Prepare for Your Overall Financial Health and Success"

**FINANCIAL LITERACY
FORECLOSURE PREVENTION & ON-SITE ASSISTANCE
MORTGAGE FINANCING OPTIONS**

FREE!

Saturday, January 7, 2012, 8:30 a.m. – 4:00 p.m.

Jericho City of Praise, 8501 Jericho City Drive, Landover, MD 20785-4703

Financial Literacy:

- » Enhance your Financial Knowledge
- » Understand Effective Use of Credit
- » Learn How to Detect Financial Fraud, Debt-Relief Scams and Identity Theft
- » Learn the Benefits of Budgeting, Investing, and Saving

Foreclosure Prevention, On-Site Assistance & Mortgage Financing Options:

- » Meet with Lending and Servicing Institutions for Refinancing and Home Loan Modifications*
- » Meet with Pro Bono Attorneys
- » Understand Different Mortgage Products including Reverse Mortgages
- » Learn how to Detect Mortgage Scams

* Individual Meetings with Representatives from Wells Fargo, Bank of America, J.P. Morgan Chase, HUD Approved Credit Counselors & Pro Bono Attorneys

OPEN TO FAMILIES, SENIORS, STUDENTS, MILITARY PERSONNEL, AND VETERANS
To RSVP please visit www.donnaedwards.house.gov by December 29, 2011

For more information visit www.donnaedwards.house.gov or call 301-562-7960

WORKSHOPS

Smart Moves for Teens and Young Adults to Avoid Common Financial Mistakes

- » Buying things you don't need? Learn how to save for your future, plan for college, watch your expenses, build your credit record, and beware of credit card offers.

Retirement Planning Strategies

- » How can you maximize and protect your income sources in retirement? How should you plan for retirement? Learn about wills, trusts, estates, Social Security, Medicare.

Placing our Children on the Right Financial Path

- » Discover ways to talk to your children about finances, saving for college or their first car.

Fraud, Scams, and Identify Theft: Protect Yourself!

- » Identify ways to handle scams that arrive by phone, letter, the internet, or at your front door.

Essential Tips for Effective Credit Management

- » Too many credit cards? Paying excessive fees? Closing a credit card account? Learn what you need to know about your credit record and your credit score. Find out how to preserve your credit lines and loans.

Your Online Presence

- » Discover how your Facebook page, Twitter and email messages, and your credit history can cost you a job. If your name is "Googled" by a prospective employer, what would they find?

Life's Tsunamis: Are You Properly Insured?

- » Learn about how to protect yourself with insurance products (life, health, disability, home owners, car, long-term care, death/ funerals). What financial records should you keep, for how long and where?

Preparing, Managing, Sticking to Your Budget: A Blueprint

- » Learn how to prepare and stick to a budget.

The Housing Initiative Partnership (HIP) "Bounce Back" Program

- » This program helps to keep people in their homes after a modification. The session will cover how to improve your credit score, being financially prepared for job loss, divorce and death, emergency savings, home insurance, improving home efficiency and more.

The Foreclosure Legal Assistance Project — National Community Reinvestment Coalition (NCRC)

- » This session will cover scams, how to avoid foreclosure, reverse mortgages and monetary assistance available.

Department of Housing and Urban Development (HUD)

- » This session will cover Mortgage Financing Options for new homebuyers and the differences between conventional and FHA loans.

Housing Options Planning Enterprises, Inc. (HOPE)

- » This session will cover Financial Literacy, Foreclosure Prevention and Mortgage Financing Options (In Spanish).